

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Community Development Block Grant program was established by Congress in 1974 with the passage of the Housing and Community Development Act. This program provides funds to municipalities and other units of government around the country to develop viable urban communities. This is accomplished by providing affordable, decent housing, a suitable living environment and by expanding economic opportunities principally for low and moderate income persons. Over a 12-month period, the 2020-2024 City of Milwaukee HUD Consolidated Plan process utilized a comprehensive set of community outreach and input activities, analysis of housing and economic data, and review of other community plans to identify and summarize the community needs and strategic opportunities.

Local units of government develop their own programs and funding priorities, however all activities must be consistent with one or more of the following HUD national objectives:

- Principally benefits low/moderate income persons
- Prevents or eliminates slum or blight
- Addresses an urgent need or problem in the community (e.g., natural disaster)

As a Participating Jurisdiction (PJ) and entitlement community, the City of Milwaukee-Community Development Grants Administration (CDGA), receives annual funding allocations from the Federal government to fund activities to address these National Objectives. As a recipient of these funds, every five years the City of Milwaukee is required to submit to HUD a Consolidated Plan and Strategy that defines the direction the City will take in utilizing these Federal funds to address the national objectives in a manner that will produce the greatest measurable impact on our community.

The statutes for the Federal formula grant programs set forth three basic goals against which the plan and the City's performance under the plan will be evaluated by HUD. The City must state how it will pursue these goals for all community development programs. The HUD statutory program goals are:

Program Goals

1. DECENT HOUSING - which includes:

- Assisting homeless persons obtain affordable housing;
- Assisting persons at risk of becoming homeless;
- Retaining the affordable housing stock;
- Increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged communities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- Increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- Providing affordable housing that is accessible to job opportunities.

2. A SUITABLE LIVING ENVIRONMENT - which includes:

- Improving the safety and livability of neighborhoods;
- Eliminating blighting influences and the deterioration of property and facilities;
- Increasing access to quality public and private facilities and services;
- Reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods; and
- Restoring and preserving properties of special historic, architectural, or aesthetic value; and conserving energy resources and use of renewable energy sources.

3. EXPANDED ECONOMIC OPPORTUNITIES- which includes:

- Job creation and retention;
- Establishment, stabilization and expansion of small businesses (including micro-businesses);
- The provision of public services concerned with employment;
- The provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan;
- Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;

The long-term outcomes linked to these goals are:

- **Availability/Accessibility** – Programs/activities that make services, housing, infrastructure, public services, or shelter accessible or available to low or moderate income persons, including those with special needs and/or disabilities.
- **Affordability** – Programs/activities that provide affordability to low or moderate income persons; can include affordable housing development/preservation.
- **Sustainability** – Programs/activities that improve communities and promote viability such as removing slum and blight or other services that sustain communities.

For the most part, this Consolidated Plan is focused on how to best spend Federal HUD dollars. There is some discussion on the need for quality schools, government expenditures for human services, or on the impact of personal life decisions - all of which impact economic stability. While those are all key issues, they are not within the scope of this Consolidated Plan for the City of Milwaukee's use of Federal funds. While the Consolidated Plan does not directly address these issues as strictly defined, many of the programs funded by the Community Development Grants Administration, (CDGA) have an impact on these concerns and more importantly, bring value to Milwaukee's diverse neighborhoods. The City of Milwaukee and CDGA will continue to strive to address the needs of Milwaukee's residents, while promoting programs and activities that will provide the greatest benefit for our community.

Resources

Many activities identified in the Consolidated Plan are under the direct control and supported by the following Federal entitlement funds which are administered by the Community Development Grants Administration: **Community Development Block Grant (CDBG), HOME Investment Partnerships, Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA)**. Other Federal and State funds (such as federal relief programs) will also be used for proposed activities.

Leveraging Funds

CDGA is committed to leveraging funding resources from other types of public and private sources for community development projects funded through CDGA. The projects receiving Emergency Solutions Grant (ESG) funds will utilize CDBG funds and agency private funds and donations to match the use of the ESG funds. Also, in addition to CDBG funds, other State funds and non-governmental funds will be used in conjunction with shelter related activities.

The housing rehabilitation projects will leverage funds from the private sector mostly in the form of funds borrowed from lenders providing construction financing and permanent financing. Low Income Housing Tax Credits (LIHTC) directly provide a needed subsidy in low-income rental projects by selling the credits to investors. Matching funding for the HOME program will include Housing Trust Fund

projects and other housing activities undertaken by the City of Milwaukee. HOME funds are also sometimes combined with CDBG funds and/or private funds.

Economic development funds will complement projects from the Department of Justice, Safe Havens, which directly impact community security and safety issues.

The priorities and accomplishment goals outlined in this document are based on assumptions about future funding levels for the Consolidated Plan programs. In all cases, the City of Milwaukee has presumed the level of funding of each program based on previous annual funding levels. Because these programs are subject to potential changes due to national funding decisions, the projections and planned activities are subject to change based on the availability of funding. The strategies and recommendations outlined in the document attempt to balance the needs and priorities of our community and as identified in the data analysis, with the availability of funds.

Impact of the COVID-19 Public Health Pandemic

At the time of this writing, Milwaukee County has reported over 85,000 cases and nearly 860 deaths as a result of coronavirus. With the economic impact of COVID-19 becoming more and more apparent, we anticipate that more households are at risk of becoming housing insecure due to a significant loss of income and decreasing resources for temporary rent assistance. Additionally, we anticipate that public services will be stretched, even as the City's response must increase, particularly within the central City of Milwaukee where COVID-19 has taken a tremendous toll on our African-American and Hispanic residents.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As America's demography is changing, so too is the City of Milwaukee. While the City's total population has been relatively stable since 2000, the dynamics of who lives in the City has changed. The percentage of the City's population that identifies as non-White has grown, driven primarily by significant growth in the Latino/Hispanic population. Milwaukee's continued standing as one of the most segregated cities and metro areas in the country and the legacy of past "redlining" practices continues to manifest in deep racial and economic inequalities in the region, including a persistent and startling racial wealth gap. Working to reverse the impact of these historical disparities requires a consistent focus on both programs and policies that directly address them.

One of the driving market conditions in the City of Milwaukee is that median household income in the City has fallen over the last two decades. In real dollars, Milwaukee households earn \$6,000/year less than they did in 2000, and the economic impacts of COVID-19 on low-income residents in particular cannot be overstated. Reducing racial disparities in terms of median household income, housing cost burden, and homeownership rates are a major focus for much of the economic and community development work currently underway in the City.

In recent years the City of Milwaukee and community stakeholders have undertaken significant interest in, and efforts to address affordable housing issues. The City completed reports and plans such as the 2019 Housing Affordability Report, 2018 Anti-Displacement Plan, Strong Neighborhoods Plan, Comprehensive Plan, and Mayor Tom Barrett's 10,000 Homes Initiative. These efforts have been complemented by outside research such as the 2020 Analysis of Impediments to Fair Housing (a regional report), VISION 2050 (Southeastern Wisconsin Regional Planning Commission - regional transportation and land use plan), and policy analysis carried out by the Wisconsin Policy Forum and Community Advocates Public Policy Institute. [A list of these resources can be found in the Appendix.]

Anti-Poverty

The City's Anti-Poverty Strategy falls within four areas: Economic opportunity, Transportation, Housing, and Quality of life. This holistic approach recognizes that poverty is systemic, and solutions should cut across sectors and issue areas. The strategy has a specific focus on increasing access to, and creating, opportunities for residents to earn a livable, family-supporting wage. This includes support of programs and initiatives that assist in removing barriers to employment for low income households and that help stabilize their housing (i.e. walk-to-work programs; wrap around social, educational, employment and life skills services). City departments have utilized a variety of tools to work cooperatively with the nonprofit sector and the business community to leverage employment and economic activity in targeted areas to spark creative approaches that focus on jobs.

Other activities that support Neighborhood Revitalization and Quality of Life include small businesses assistance; access to civil legal services and financial education; programs that provide support to seniors and people with disabilities; expansion of public transit and other transportation options; protections for tenants and efforts to prevent eviction; youth engagement and services; resident leadership and community organizing programs; violence prevention initiatives; neighborhood cleanups; access to community-based health services; and maintenance/improvement of public spaces.

Economic Development

Economic and Community Development

The City's Economic and Community Development Strategy complements its Anti-Poverty strategy by emphasizing how interconnected employment, access to economic opportunity, and affordable housing are to each other. In terms of resources and implementation, Milwaukee will continue its commitment to cluster-based and large impact developments, along with leveraging strategic partnerships across city departments, with funders, and with community-based organizations. There is consensus that public and private sector funding should be focused on tangible outcomes leading to neighborhood revitalization and the creation of jobs, income and wealth. This model of comprehensive planning is embraced by the residents in target areas as the emphasis is focused on housing improvement, job creation and income enhancement.

Housing

The city devotes significant resources to expand the creation of affordable housing through the provision of city financial resources, staff expertise, city land, and policy actions. The Housing Strategy will leverage the infrastructure of the City's Strong Neighborhoods program, Housing Trust Fund, Housing Authority of the City of Milwaukee (HACM), and public-private partnerships to expand the availability of affordable rental housing, increase homeownership opportunities, eliminate blight, rehabilitate units for owner-occupancy, provide home maintenance and repair assistance, prevent eviction and improve housing stability.

Other priorities include expanding efforts to assist public housing and Section 8 residents move to private market unsubsidized housing, provide better training, advocacy and mediation services for landlords and tenants, and increase the number of rent-assisted housing units and their geographic distribution throughout the metropolitan area and Milwaukee County. Strategies to address these issues include placing households in either Section 8 or public housing units as turnover occurs and to substantially rehabilitate rental units through the Rent Rehabilitation program.

The social determinants of health have become an increased focus of health care systems and providers, noting how housing conditions affect the well-being of their patients and communities. Identifying and pursuing strategies that link housing and health could bring new resources in efforts to improve access to safe, affordable housing in Milwaukee.

The City's Public Housing Improvement Strategy, which aligns with the Consolidated Plan, includes the following activities: provide opportunities for resident participation through economic development and homeownership programs; and connect residents to supportive services offered through drug elimination grants and economic development and supportive services (ED/SS) grants at all its public housing developments. Residents are also directly involved in the evaluation of program outcomes and in the determination of the level of satisfaction with facilities and services offered by the Housing Authority. Other initiatives include the Housing Authority's commitment to expand their efforts to assist public housing and Section 8 residents to move to private market unsubsidized housing and the portability of residents who wish to relocate to other communities outside the City.

These strategies also link job creation to the City's housing development efforts, expand access to new resources for neighborhood development, and support coordinated housing and neighborhood efforts with other human service and economic development initiatives.

Homelessness and Special Needs Populations

The City of Milwaukee will continue its active support of, and partnership with, Milwaukee's Continuum of Care (CoC) to implement the following strategies: Prevent homelessness and increase outreach; Assess and adapt emergency shelter and transitional housing to meet shifting needs; Secure safe shelter

sooner (via Rapid Re-Housing); Transition to permanent housing; Shorten the duration of homelessness; and Strengthen connections with service providers that work with special needs populations.

Much like the supportive service needs of persons experiencing homelessness, access to safe, affordable housing, and services such as employment and job training, legal services, healthy food, mental and physical health care in particular would benefit the special needs populations identified in the Needs Assessment. These groups include: Individuals Living with HIV/AIDS, Seniors/Elderly, People with Disabilities, Veterans, Formerly Incarcerated, and Immigrants/Refugees.

To reduce homelessness and meet the needs of special needs populations, housing and service providers are seeking new ways to work across systems and engage those resources to address gaps, particularly in accessing employment and income supports, and behavioral health services. Additionally, the impacts of the COVID-19 pandemic on the CoC and system of homeless service providers has been significant. Limitations on shelter capacity, increases in street homelessness, and shifts in how services are delivered have been challenging but have also led to innovative approaches to providing safe shelter and connecting people to housing navigation and supportive services. A lot has been learned within Milwaukee's CoC and the homeless system that can be applied to the strategies outlined in the Consolidated Plan.

Addressing Lead-Based Hazards

The impact of lead-based paint hazards are a continued focus and concern for the City especially given the age of Milwaukee's housing stock. Strategies include: Regular evaluation of lead abatement methods, continuation of a program of grants/loans to assist homeowners and landlords in removing lead hazards, continuing collaborative efforts with other housing programs to identify lead abatement and lead hazard reduction into total housing rehabilitation, expanding education and training for homeowners, landlords and tenants regarding lead poisoning prevention and securing city, state and federal funding to finance lead hazard reduction activities.

Fair Housing and Fair Lending Practices

The City of Milwaukee will continue to support the enforcement and education of fair housing ordinances with community partners and the City's Equal Rights Commission that help remove barriers to affordable housing. Additionally, the City works with local partners to complete an annual review of lending practices and patterns by area financial institutions, and promote best practices in terms of reaching underserved communities. The city also engages a number of community-based organizations to affirmatively work toward integrated housing patterns and respond to affordable housing issues such as predatory lending, eviction, foreclosure, and related consumer issues.

3. Evaluation of past performance

Demo

As required by HUD, a Consolidated Annual Performance and Evaluation Report (CAPER) is submitted to HUD following the end of each program year which ends on December 31st. The CAPER provides an account of activities, accomplishments, and expenditures that occurred during the previous program year, and progress towards the 5-year Strategic Plan. It includes reporting on the HUD Objectives and Outcomes, performance indicators, and unit benchmarks and production.

The most recent City of Milwaukee CAPER (FY 2019) reported the following outcomes for the 2014-2019 Strategic Plan. The data below covers five (5) years of activity:

5,412 housing units rehabilitated (owner and rental)

3,061 households assisted with tenant-based rent assistance and rapid re-housing funds/services

3,938 persons assisted with homeless prevention services

32,739 persons provided with emergency shelter/services

20 brownfield sites remediated

236 jobs created/retained

49,698 residents received public services in the City's Neighborhood Strategic Planning (NSP) areas

3,089,125 residents overall were engaged in community improvement efforts

Overall, the City exceeded strategic target goals in the rehabilitation of housing units, remediation of brownfields, and residents receiving public services. Goals related to homeownership, homeless prevention, addressing housing code violations, fair housing outreach, and job creation/retention were close to strategic targets (between 68-95%).

Past Performance cont.

Highlights from the 2014-2019 5 Year Plan include:

Continued focus on affordable housing preservation and production (both owner and rental).

Full implementation of the Coordinated Entry system to assist people at risk for, or experiencing homelessness.

Increase in permanent supportive housing, homeless prevention, street outreach services, and rapid re-housing activities to improve housing stability.

Demo

Provided supportive housing services to individuals living with HIV/AIDS in the 4-county area; education, outreach, and referrals to individuals and families in the Milwaukee MSA.

Participation in the Choice Neighborhoods Initiative, resulting in a significant investment that transformed the Westlawn public housing development.

Support of fair housing enforcement and outreach, inclusionary housing policies, and eviction prevention activities.

Development of a city Anti-Displacement plan and partnership with cross-sector groups to create an Anti-Displacement Fund, guidelines for the use of Tax Incremental Financing (TIF) funds to support affordable housing goals, and developing a Strategic Acquisition fund.

Supported the “Move to Opportunity” program and other rent assistance/affordable housing efforts.

Made significant improvements in the Milwaukee Health Departments lead abatement programs to increase intervention and outreach services.

Work collaboratively with other public, nonprofit and private sector groups to advance anti-poverty programs and services such as workforce-based training, education and mentoring; skilled trades and high-tech training; transitional jobs for ex-offenders; small business technical assistance; access to homeownership; youth services; violence prevention; and community safety.

Completion of a strategic plan for the Equal Rights Commission to strengthen its representation, activities, and partnerships in the community, particularly around accessibility and racial equity and inclusion.

These activities were leveraged with funds from HUD Emergency Solutions Grants (ESG), HOME funds, HOPWA funds, State funds, Low Income Housing Tax Credits, US. Department of Justice, and private philanthropy.

Also, the City and its partners have undertaken significant efforts to plan for and track efforts to establish and maintain safe, affordable housing in recent years. The city’s Comprehensive Plan, Housing Affordability Report, Anti-Displacement Plan, Strong Neighborhoods Plan, Mayor Tom Barrett’s 10,000 Homes Initiative, Analysis of Impediments to Fair Housing, and policy analysis carried out by the Wisconsin Policy Forum Community Advocates have added new ways to track this activity.

For example, in February 2020 the City of Milwaukee 10,000 Homes Initiative reported that from 2018-2019: 582 new housing units were created; 1,016 existing housing units were preserved or improved; 494 individuals were assisted in home buying; and 2,092 housing units were impacted by City resources.

The objectives, outcomes and goals for the 2020-2024 Consolidated Plan are based on past activity as described in the CAPER, as well as new opportunities that are emerging to address the need for safe,

affordable housing in the City of Milwaukee as described throughout the Market Analysis and Strategic Plan sections.

4. Summary of citizen participation process and consultation process

The agency responsible for oversight and monitoring of these Federal funds and ensuring that these activities are implemented is the Community Development Grants Administration (CDGA). The oversight body for CDGA is the City of Milwaukee Community and Economic Development Committee (CED) of the Milwaukee Common Council. All actions taken by the Committee are ratified by the Milwaukee Common Council and the Mayor. Additional information on the funding and allocation process is described in section PR-05 (Lead and Responsible Agencies).

In accordance with the regulations of the U.S. Department of Housing and Urban Development and in an effort to ensure adequate and accessible citizen participation, the City of Milwaukee adopted a Citizen Participation Plan in 1991. The plan outlines the procedures and processes used by the City to solicit citizen input and has since been updated and revised; the document was subsequently submitted and approved by HUD.

The City of Milwaukee places the highest priority on those programs which directly serve low and moderate income persons, defined as those with incomes of 80% or less of Milwaukee's Area Median Income (AMI). Priority is also given to those projects which serve residents of the Neighborhood Revitalization Strategy Areas (NRSAs), of which at least 70% of all residents are considered low income.

In 2019 CDGA contracted with the Urban Economic Development Association of Wisconsin (UEDA), a local nonprofit organization that specializes in technical assistance, to help develop the Consolidated Plan. In partnership with the City, UEDA formed a robust team of community leaders representative of the community and economic development sector that became known as the Consolidated Plan Task Force.

The Task Force met a number of times over the 18 month planning process, providing feedback on the community survey, focus groups, ConPlanMKE website, and various drafts of the plan. Task Force members also distributed the survey and invitations to participate with their networks, focusing particularly on residents and youth. The Task Force was a vital part of ensuring that citizens and interested parties have the opportunity to provide feedback and are involved in the final production of the plan.

UEDA's project team also consulted a number of data sources in the drafting and preparation of the Consolidated Plan, including other City departments (City Development, Health, Neighborhood Services); the Housing Authority of the City of Milwaukee (HACM), Milwaukee Continuum of Care, and local data consultants Data You Can Use. A review of recent research, plans and policy analysis was also conducted by UEDA, which is detailed in the Appendix.

Community input included the use of a community survey (both paper/in-person and electronic), focus groups, community meetings in key Neighborhood Strategic Planning (NSP) areas, and outreach/engagement at a number of neighborhood events in 2019. Priorities and goals as described in the Needs Assessment, Market Analysis, and Strategic Plan sections were all formulated from broad-based participation of residents, various stakeholders, community-based service providers, faith-based institutions, businesses, schools, and neighborhood groups. Additional detail on this process is described in sections PR-10 (Consultation) and PR-15 (Citizen Participation).

The Consolidated Plan was posted for public comment at the City of Milwaukee website and project website, ConPlanMKE.org. Because in-person / public meetings are not possible at this time due to the high rate of COVID-19 infections, notification will be distributed largely through electronic tools (e-mail via UEDA and E-Notify, the Task Force, social media). Additionally, UEDA hosted an informational webinar in early January 2021 that was open to the public; it was recorded and posted for future viewing.

5. Summary of public comments

The 2020-2024 City of Milwaukee HUD Consolidated Plan was posted for public comment from January 8, 2021 through February 9, 2021. All public comments received will be compiled and included in the Appendix when the final draft is complete.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments on the Consolidated Plan will be accepted and considered in the Plan.

7. Summary

The Community Development Grants Administration (CDGA) has defined a 5-year Housing and Community Development Strategy for 2020-2024 that focuses on supporting vibrant neighborhoods, ensuring decent housing, and providing economic opportunity for all community residents. This community vision recognizes that housing is a critical part of a viable neighborhood system, which also includes public safety, education, employment opportunities, business development and social service providers. Funding allocations follow a comprehensive approach aligned with the strategies as described in this Consolidated Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MILWAUKEE	Community Development Grants Administration
HOPWA Administrator	MILWAUKEE	Community Development Grants Administration
HOME Administrator	MILWAUKEE	Community Development Grants Administration
ESG Administrator	MILWAUKEE	Community Development Grants Administration

Table 1 – Responsible Agencies

Narrative

The agency responsible for oversight and monitoring of these Federal funds and ensuring that these activities are implemented is the Community Development Grants Administration (CDGA). The oversight body for CDGA is the City of Milwaukee Community and Economic Development Committee (CED) of the Milwaukee Common Council. All actions taken by the Committee are ratified by the Milwaukee Common Council and the Mayor.

CDGA annually solicits and evaluates applications from all interested parties through an open and competitive Request For Proposal (RFP) process. The funding categories for the RFP process receive input from the community at large and are finalized by the CED Committee and Mayor. Recommendations for annual funding are made to the CED Committee for approval with final ratification by the Milwaukee Common Council and Mayor.

Relative to the allocation of funds, the City of Milwaukee places the highest priority on those programs which directly serve low and moderate income persons, defined as those with incomes of 80% or less of Milwaukee's Area Median Income (AMI). Priority is also given to those projects which serve residents of the Neighborhood Revitalization Strategy Areas (NRSAs), of which at least 70% of all residents are considered low income.

Consolidated Plan Public Contact Information

Consolidated Plan

MILWAUKEE

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

In 2019 CDGA contracted with the Urban Economic Development Association of Wisconsin (UEDA), a local nonprofit organization that specializes in technical assistance, to help develop the Consolidated Plan and ensure broader citizen participation. In partnership with the City, UEDA formed a robust team of community leaders representative of the community and economic development sector that became known as the Consolidated Plan Task Force.

UEDA's project team also consulted a number of data sources in the drafting and preparation of the Consolidated Plan, including other City departments (City Development, Health, Neighborhood Services); the Housing Authority of the City of Milwaukee (HACM), Milwaukee Continuum of Care, and local data consultants Data You Can Use. A review of recent research, plans and policy analysis was also conducted by UEDA, which is detailed in the Appendix.

Community input included the use of a public website (ConPlanMKE.org), community survey (both paper/in-person and electronic), focus groups, community meetings in key Neighborhood Strategic Planning (NSP) areas, and outreach/engagement at a number of neighborhood events in 2019. Further detail on these efforts is included in section PR-15 (Citizen Participation) and the Appendix.

Priorities and goals as described in the Needs Assessment, Market Analysis, and Strategic Plan sections were all formulated from broad-based participation of residents, various stakeholders, community-based service providers, faith-based institutions, businesses, schools, and neighborhood groups.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Milwaukee conducts numerous activities in coordination with various units of government including Milwaukee County, the State of Wisconsin and various jurisdictions in southeastern Wisconsin, such as Wauwatosa, West Allis, Cudahy, Waukesha, etc. These activities include shelter, regional transportation, workforce issues, and joint cooperation on a Regional Analysis of Impediments to Fair Housing.

The City of Milwaukee is also active in the following public-private partnerships:

1. City of Milwaukee / Milwaukee County Continuum of Care
2. City of Milwaukee Housing Trust Fund (various housing providers)
3. Employ Milwaukee (workforce investment board)
4. Fund My Future (children's savings account initiative)

Demo

5. Bankers Roundtable (group of area financial institutions focused on community investment)
6. Bank On Greater Milwaukee (access to banking and financial stability services)
7. Community Development Alliance (CDA - funders alliance that will focus on housing starting 2021)
8. Greater Milwaukee Committee (Scale-Up, The Commons)
9. Environmental sustainability through the ECO department
10. Lead abatement efforts (trainees learn effective lead-safe work practices while addressing lead hazard issues affecting City residents)
11. Local Initiatives Support Corporation (LISC) programs such as Associates in Commercial Real Estate (ACRE), Brew City Match, etc.
12. Milwaukee 7 (regional, cooperative economic development consortium)
13. Milwaukee Health Care Partnership
14. Milwaukee Rental Housing Resource Center (formed in 2020, eviction prevention)
15. MKE United Greater Downtown Action Agenda
16. Social Development Commission (SDC) - Milwaukee County's designated Community Action Agency (CAA)
17. Southeastern Wisconsin Regional Planning Commission (SEWRPC)
18. Take Root Milwaukee (sustainable homeownership initiative)
19. Various neighborhood initiatives led by community-based organizations and philanthropic community (Building Neighborhood Capacity Program, Healthy Neighborhoods, Near West Side Partners, Zilber Neighborhood Initiative)
20. WHEDA (state housing finance agency; responsible for Low Income Housing Tax Credits and homeownership programs)

COVID-19 Pandemic Response

The City continues to work with the MKE Civic Response Team, a philanthropic coalition that formed immediately in the aftermath of public health restrictions and shutdowns. Not only have they announced significant contributions specifically for COVID-19 related impacts through the "MKE Responds" fund, but continue to coordinate the community response to the COVID-19 pandemic, working closely with the City of Milwaukee and a diverse array of community-based stakeholders in the following areas: 1) Early Childhood Education; 2) Economic Recovery; 3) Food Security; 4) K-12 Education; 5) Mental Health; 6) Physical Health; and 7) Shelter/Housing.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The mission of the City of Milwaukee and Milwaukee County Continuum of Care (CoC) is to organize people and resources to end homelessness in Milwaukee. The City of Milwaukee is the lead support

agency to the CoC, providing staff to various committees and workgroups. The CoC is comprised of service providers, volunteer committees and networking/task force groups which have various roles and responsibilities to fulfill the mission of the CoC. The CoC has established numerous partnerships with local and regional entities with expertise in developing, operating and maintaining permanent supportive housing for homeless persons.

IMPACT serves as the Coordinating Agency for the Milwaukee Coc Coordinated Entry System. The CoC continues to work on strengthening partnerships with behavioral and physical health institutions so those being discharged are in contact with the Coordinated Entry System for connection to both permanent and emergency housing.

The resources and strategies employed by the Milwaukee CoC are described in greater detail in sections MA-30 (Homeless Facilities and Services), MA-35 (Special Needs Facilities and Services), and SP-60 (Homelessness Strategy).

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Milwaukee City-County CoC makes decisions on the allocation of ESG funds, performance standards and outcomes, and policies and procedures for coordinated entry and the administration of the Homeless Management Information System (HMIS).

The State of Wisconsin Department of Administration-Division of Housing contracts with the Institute for Community Alliances (ICA), a nonprofit that functions as the HMIS Lead Agency and/or HMIS administrator in 14 states, including Wisconsin. They are responsible for the maintenance, oversight, security and information collected as part of the HMIS. Services provided to the Milwaukee CoC include assessments of current reporting needs, training for agency system users, leading the Point-In-Time process, and providing required HUD reports.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated**Identify any Agency Types not consulted and provide rationale for not consulting**

Not applicable. An open citizen/stakeholder process was conducted involving a broad sector of the community, engaging a diverse set of stakeholders. In addition, input was received through a community survey, focus groups, neighborhood meetings, and a Task Force.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
Regional Analysis of Impediments to Fair Housing	The Collaborative formed by the Cities of Milwaukee, Wauwatosa, West Allis; and Counties of Milw.	Decent HousingExpand Economic OpportunitySuitable Living Environment
2019 Housing Affordability Plan	City of Milwaukee Department of City Development	Decent HousingExpand Economic OpportunitySuitable Living Environment
2018 Anti-Displacement Plan	City of Milwaukee Department of City Development	Decent HousingSuitable Living Environment
City Comprehensive Plan (includes all Area Plans)	City of Milwaukee Department of City Development	Decent HousingExpand Economic OpportunitySuitable Living Environment
Blueprint for Peace -414 LIFE (2017)	City of Milwaukee Office of Violence Prevention	Suitable Living EnvironmentExpand Economic Opportunity
VISION 2050 Regional Land Use & Transport. Plan	Southeastern Wisconsin Regional Planning Commission (SEWRPC)	Decent HousingExpand Economic OpportunitySuitable Living Environment
Strong Neighborhoods Plan (2015)	City of Milwaukee Department of City Development	Decent HousingExpand Economic OpportunitySuitable Living Environment
Mid-Course Revisions: 10-Year Plan to End Homeless	Milwaukee Continuum of Care	Decent HousingExpand Economic Opportunity
Growing Prosperity Plan (2014)	City of Milwaukee Department of City Development	Expand Economic Opportunity

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
RefreshMKE Sustainability Plan (2013)	City of Milwaukee Environmental Collaboration Office (ECO)	Suitable Living Environment

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Milwaukee conducts numerous activities in coordination with various units of government including Milwaukee County, the State of Wisconsin and various jurisdictions in southeastern Wisconsin, such as Wauwatosa, West Allis, Cudahy, Waukesha, etc. These activities include shelter, regional transportation, workforce issues, and joint cooperation on a Regional Analysis of Impediments to Fair Housing.

The City receives funds from the State to deal with issues of homelessness on an annual basis.

The City of Milwaukee is also active in the following public-private partnerships:

City of Milwaukee / Milwaukee County Continuum of Care

City of Milwaukee Housing Trust Fund (various housing providers)

Employ Milwaukee (workforce investment board)

Fund My Future (children's savings account initiative)

Environmental sustainability through the ECO department

Lead abatement efforts (trainees learn effective lead-safe work practices while addressing lead hazard issues affecting City residents)

Milwaukee 7 (regional, cooperative economic development consortium)

Social Development Commission (SDC) - Milwaukee County's designated Community Action Agency (CAA)

Southeastern Wisconsin Regional Planning Commission (SEWRPC)

WHEDA (state housing finance agency; responsible for Low Income Housing Tax Credits and homeownership programs)

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In accordance with the regulations of the U.S. Department of Housing and Urban Development and in an effort to ensure adequate and accessible citizen participation, the City of Milwaukee adopted a Citizen Participation Plan in 1991. The plan outlines the procedures and processes used by the City to solicit citizen input and has since been updated and revised; the document was subsequently submitted and approved by HUD.

The City's Citizen Participation Plan requires public hearings to obtain citizen input on funding proposals and inquiries at all stages of the community development program, including the Consolidated Plan, and Annual Funding Allocation Plan (FAP) and review of proposed activities and program performance. The FAP is reviewed annually through public hearings and amended where appropriate, as needs within the community change; and is the basis for the RFP process. Broad-based citizen and community input by stakeholders is strongly encouraged and solicited.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Flyers, e-mail, tabling, social media, newspapers, website, surveys	Community residents, businesses, associations, & other stakeholders	Sort 1: Broad-Based City-Wide Community events and meetings. Participated in 21 community events and/or meetings; connecting with 725+ residents	See Appendix for activity summary.	N/A. All comments on the Plan are accepted and considered	
2	Flyers, e-mail, tabling, social media, newspapers, website, surveys	Community residents, businesses & other stakeholders	Sort 2: NSP Community meetings Four NSP meetings held; 99+ attendees	See Appendix for activity summary.	N/A. All comments on the Plan are accepted and considered	
3	Flyers, e-mail, tabling, social media, newspapers, website, surveys	Community residents, businesses & other stakeholders	Sort 3: Focus Groups (Housing, Youth, Small Business) Four Focus Groups held; 59+ attendees	See Appendix for activity summary.	N/A. All comments on the Plan are accepted and considered	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Flyers, e-mail, tabling, social media, newspapers, website, surveys	Housing, social service, workforce, youth, special needs, small business providers, philanthropy, go	Sort 4: Task Force /35+ participants (see roster on pg. 19-20)	Feedback incorporated into Plan.	N/A. All comments on the Plan are accepted and considered	
5	Flyers, e-mail, tabling, social media, newspapers, website, surveys	Homeless and Special Needs service providers	Sort 5: Continuum of Care/Survey tool completed; CoC meeting	Feedback incorporated into Plan.	N/A. All comments on the Plan are accepted and considered	
6	Flyers, e-mail, tabling, social media, newspapers, website, surveys	Special Needs service providers	Sort 6: HOPWA and Veterans Service Providers/Survey tool completed; e-mail follow-up	Feedback incorporated into Plan.	N/A. All comments on the Plan are accepted and considered	
7	Internet Outreach	Community residents, businesses & other stakeholders	Sort 7: Consolidated Plan Project Website/Hosted survey tool, ConPlan information, calendar of outreach events	n/a	N/A. All comments on the Plan are accepted and considered	ConPlanMKE.org

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

Over a 12-month period, the 2020-2024 City of Milwaukee HUD Consolidated Plan process utilized a comprehensive set of community outreach and input activities, analysis of housing and economic data, and review of other community plans to identify and summarize the following community needs.

Background/Context

The City of Milwaukee's current population is estimated to be 599,100. The median age in the City of Milwaukee is 31.3 years, which is lower than the larger metropolitan area (37.6 years). While the median age of the metro area is increasing, the City's median age is increasing at a slower rate.

The City of Milwaukee has about 230,500 households, of which 44% are White (Non-Hispanic), 38% are Black, 13% are Hispanic, and 3% are Asian. Native American and multi-racial households are slightly less than 1%. The metro Milwaukee area is considered very hyper-segregated, with 90% of metro area Black households and 67% of Hispanic households residing within the City of Milwaukee.

As America's demography is changing, so too is the City of Milwaukee. While the City's total population has been relatively stable since 2000, the dynamics of who lives in the City has changed. The percentage of the City's population that identifies as non-White has grown, both through a decline in the White non-Hispanic population via out-migration ("white flight"), and a significant growth in the Latino/Hispanic population.

For example, between 2000 and 2017 the Latino/Hispanic population grew by about 54% (38,000 people). The Black population has remained relatively unchanged, with a less than 1% increase. Also, while the City as a whole is among the most diverse in the nation by some measures, there are many neighborhoods that are highly segregated where more than 90% of residents are persons of color.

The 2017 median household income in the City of Milwaukee is \$38,300, which is significantly lower than surrounding communities:

Key Comparative 2017 Income Indicators

Data Source: City of Milwaukee Department of City Development. *2017 5 Year American Community Survey*

However, about 77,700 or 34% of City households earn less than \$25,000 in 2017. These households tend to spend a considerable portion of their annual incomes on housing, and generally have difficulty finding safe and decent housing in the private market. When people have to pay more for housing, this leaves few resources to meet other basic needs such as food, health care, transportation, etc.

There are also significant disparities when looking at economic indicators by race. For example, in 2015 the median wage for non-white workers was \$5 less than the median wage for white workers in the City of Milwaukee, and only 51% of non-white workers earned at least \$15/hour, while 73% of white workers did. [Source: National Equity Atlas]

Another challenge is that the percent of persons living in poverty in the City of Milwaukee is around 26% (or about 143,700 people) - much higher than the national average of 14%. Additionally, it is estimated that 41% of children ages 0-17 are living in households with income below the Federal Poverty Level (FPL). [Source: Milwaukee Health Compass]

With poverty and unemployment rates significantly higher in the City of Milwaukee than in the metro area, there is strong demand (and need) for affordable housing units. Other key factors that influence and impact poverty include access to quality (safe) housing, jobs with living wages, health care, and social services.

With this economic and demographic context in mind, the City of Milwaukee assessed community-level needs in the following ways:

Overview continued: Housing etc

Housing: There continues to be a great need for affordable housing units, particularly for those that are paying more than 30-50% of their income towards housing. Cost burden also disproportionately affects communities of color and people with disabilities in the City. Other problems include a significant number of older housing units, lack of resources for housing maintenance and repairs, decreasing owner occupancy, risk of resident displacement due to gentrification, dislocation of residents due to eviction, lead-based hazards, loss of affordable rental units, appraisal valuations, and potential opposition to affordable housing development. Additionally, in recent years there has been an increasing understanding of the direct links between safe, quality housing and people's physical health.

Public Services: The community input process provided additional insight into the need for the following public services in the City of Milwaukee: youth programs (especially job training/work experiences), employment services, street and transportation improvements, affordable and safe housing, services for homeless persons and those with mental, physical and/or developmental disabilities, eviction prevention, crime prevention/neighborhood safety, neighborhood improvement initiatives, community organizing, small business support, support for addressing environmental issues such as lead-based hazards and public health issues such as Covid-19, and access to healthy food. Youth services cut across

all categories, which is not surprising given that nearly 30% of the City's population (or 177,694 people) is 19 and under.

Economic Opportunity: These needs include expansion of employment, placement and job training services, financial wellness education, support of Milwaukee's commercial corridors and economic development, support of workforce mobility and poverty reduction programs, technical and financial assistance to businesses for job creation, programs that foster entrepreneurship and small business growth, particularly for young people, and homeownership or other wealth-building opportunities. A critical need will be to support small, neighborhood-based businesses that have been negatively affected by the COVID-19 pandemic while helping them build toward long-term resilience.

Homelessness: These needs include better quality and more affordable housing particularly for extremely low-income households; financial/rent assistance or income supports, targeted partnership programs for employment and medical care; and financial support to provide supportive services such as case management, protective payee services, AODA programs, and mental health care.

Public Improvements: Needs identified in the City of Milwaukee include street, sidewalk and alley improvements (i.e. resurfacing or reconstructing existing pavement, curb and gutter, or new streets as part of residential, commercial, and industrial development). Residents are also interested in programs/services that emphasize energy conservation, address lead-based hazards, and improve transportation or mobility citywide (public transit, bicycle and pedestrian access).

Public Facilities: These needs include brownfield remediation, environmentally sustainable development, improvements to parks and other public spaces, recreation facilities for youth and families, and expanded senior facilities. New considerations as a result of the public health pandemic (COVID-19) include upgrades to HVAC and other systems to allow for safe, social distancing practices and the purchase of Personal Protective Equipment (PPE) and cleaning/disinfection supplies.

Overview continued: Public Housing etc

Public Housing: The Housing Authority City of Milwaukee (HACM), members of the Continuum of Care, and task force representatives identified the need for additional Section 8 Housing Vouchers and Rent Assistance certificates. HACM last opened its rent assistance voucher waiting list in 2015 and took in over 35,000 applications in ten days. When the public housing family waitlist was last opened in 2017, over 8,400 households applied in two months. Additionally, with a shortage of accessible homes/apartments in the market, there is a need for accessible units for residents with mobility issues. Residents in public housing also need supportive services to live independently (seniors, people with disabilities), to improve economic self-sufficiency, and access to transportation.

Special Needs Populations: These needs include permanent housing and supportive services for persons with mental, physical and/or developmental disabilities, HIV/Aids; services for the elderly and people with disabilities such as homecare, transportation, employment, and home repair/maintenance. New groups that have emerged in public input for specialized services are youth aging out of foster care,

victims of trafficking or domestic violence, LGBTQ individuals (and youth), and formerly incarcerated individuals.

Needs Associated with the Impact of COVID-19 Factors: During the completion of the Consolidated Plan, all phases of life were thrown into disarray by the COVID-19 pandemic. Public, nonprofit and private entities are working together to increase the capacity of agencies and programs on the front line of the pandemic, and complement the ongoing work of public health experts. The need for investments in facilities, PPE, cleaning supplies and increased maintenance of public facilities to support safe public health practices will have renewed focus. Long-term economic and social disruptions are expected to cause extreme hardships for a broad swath of City of Milwaukee residents, exacerbate many of the needs discussed above, and require sustained investment in strategies that support long-term recovery.

Administration of the City's HUD Entitlement Program: These needs include day-to-day oversight and administration of all HUD-funded programs to ensure compliance with Federal regulations, timeliness of expenditures, monitoring all funded activities and technical assistance to subrecipients.

Overview continued: Summary

The community survey also asked respondents "What is great about our City of Milwaukee" and "What needs to change about our City of Milwaukee." The most frequent responses to what is great were Milwaukee's diversity, green spaces, neighborhoods and people. Conversely, responses to what needs to change included segregation, better housing, jobs and safety. Overall there is a sense that Milwaukee's diversity of people and neighborhoods (and as evidenced in the demographic data) is a strength, but the impact of continued segregation patterns remains a challenge.

Milwaukee's continued standing as one of the most segregated cities and metro areas in the country is a result of a long history of structural and institutional racism. The legacy of past "redlining" practices continues to manifest in deep racial and economic inequalities in the region, including a persistent and startling racial wealth gap. Working to reverse the impact of these historical disparities requires a consistent focus on growing incomes and employment rates of existing city residents.

PRIMARY SOURCES:

1. City of Milwaukee HUD Consolidated Plan Community Survey, Focus Groups, Task Force and City Department input
2. 2019 City of Milwaukee Housing Affordability Report - Department of City Development, Planning Division (December 2019)
3. Home is Where our Health Is: Policies to Improve the Health of Renters in Milwaukee and Beyond - Human Impact Partners and Community Advocates Public Policy Institute (February 2020)
4. 2019 Community Needs Assessment - Social Development Commission

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5. A Place in the Neighborhood: An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee - City of Milwaukee, Department of City Development (February 2018)
6. PolicyLink/PERE, National Equity Atlas, www.nationalequityatlas.org

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	594,833	599,500	1%
Households	230,026	230,805	0%
Median Income	\$37,089.00	\$35,958.00	-3%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	58,705	40,610	44,935	21,630	64,930
Small Family Households	21,020	15,180	16,305	8,245	30,115
Large Family Households	5,585	4,335	4,450	1,965	4,090
Household contains at least one person 62-74 years of age	7,310	6,150	7,560	3,575	10,535
Household contains at least one person age 75 or older	4,315	5,010	4,430	1,615	3,485
Households with one or more children 6 years old or younger	13,940	8,780	8,095	2,930	4,840

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,100	520	275	65	1,960	90	80	40	35	245
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	640	290	235	40	1,205	75	40	175	65	355
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,955	1,165	775	180	4,075	205	415	630	205	1,455
Housing cost burden greater than 50% of income (and none of the above problems)	31,450	5,395	650	70	37,565	5,755	4,065	2,085	290	12,195

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	6,140	14,895	5,965	640	27,640	1,415	4,180	6,665	2,760	15,020
Zero/negative Income (and none of the above problems)	3,890	0	0	0	3,890	990	0	0	0	990

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	35,145	7,365	1,935	350	44,795	6,125	4,600	2,925	595	14,245
Having none of four housing problems	10,500	20,715	23,460	9,320	63,995	2,050	7,925	16,610	11,365	37,950

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	3,890	0	0	0	3,890	990	0	0	0	990

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	16,430	8,680	2,130	27,240	1,785	2,835	3,485	8,105
Large Related	4,400	1,870	349	6,619	740	970	870	2,580
Elderly	4,985	3,105	1,115	9,205	3,225	3,365	2,355	8,945
Other	15,115	7,765	3,255	26,135	1,720	1,415	2,210	5,345
Total need by income	40,930	21,420	6,849	69,199	7,470	8,585	8,920	24,975

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	14,115	1,670	100	15,885	1,515	1,625	890	4,030
Large Related	3,485	350	4	3,839	630	355	40	1,025
Elderly	3,510	1,100	280	4,890	2,405	1,275	540	4,220
Other	12,675	2,485	325	15,485	1,455	945	615	3,015

Demo

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	33,785	5,605	709	40,099	6,005	4,200	2,085	12,290

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	2,255	1,150	725	84	4,214	215	350	655	220	1,440
Multiple, unrelated family households	280	280	265	105	930	75	105	160	54	394
Other, non-family households	99	80	25	45	249	0	0	0	0	0
Total need by income	2,634	1,510	1,015	234	5,393	290	455	815	274	1,834

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	15,207	9,710	6,861	31,778	2,032	2,797	4,924	9,753

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to feedback from Continuum of Care service providers, single men make up a significant number of those experiencing homelessness in Milwaukee, and is disproportionate to men of color. About 23% of women seeking shelter as a result of domestic violence are single. Single person households often struggle with mental health and AODA issues. These issues are discussed in greater detail in sections NA-40 and NA-45.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

In 2018 there were just over 490 people sheltered as a result of domestic violence or fleeing from abuse. Although they need a variety of supportive services and assistance with criminal justice, one of the biggest gaps or needs for this group is financial and/or rent assistance.

According to the National Disability Institute (NDI), 12.6% of the City of Milwaukee's population has a disability. Among those working, 63% of workers with disabilities are earning less than \$25,000, and 37% of households with a person with a disability pay more than 50% of their income for housing. People with disabilities experience a higher rate of severe housing cost burden and there is a shortage of accessible units both in the private market and in public housing.

The housing and service needs for these individuals are discussed further in sections NA-40 and NA-45.

What are the most common housing problems?

The most common housing problems in the City of Milwaukee can be described in terms of affordability and quality. In particular there is a need for affordable housing units for people with very or extremely low-income (50% or below AMI). The opportunity to earn a livable wage has a major influence on housing affordability in the City of Milwaukee. Wisconsin is one of 21 states that has a minimum wage equal to the Federal minimum. State legislation prohibits setting minimum wages above this, despite ample evidence that higher minimum wages lead to lower poverty rates for families with low incomes. There is also a need for quality affordable modest single-family homes for first-time homebuyers.

Over 42% of the housing in the City was built before 1940, and is located in the central city. Much of this housing stock is in need of repair, particularly in neighborhoods with high percentages of low-income households and absentee landlords. Substandard housing can have a detrimental impact on people's health. Costs to maintain and update older properties are often prohibitive, and deferred maintenance by property owners due to negligence or due to an inability to secure funding is a major problem. Residents in aging homes often pay more for energy costs and to address the impacts of lead-based hazards.

The loss of tenant protections in recent years has led to a decrease in housing stability for many residents at risk of eviction, either because of affordability or poor conditions.

Nearly 68% of respondents to the Consolidated Plan community survey stated that housing discrimination was common in Milwaukee County. There is still often community opposition to affordable housing developments both in city neighborhoods, but also in other jurisdictions in the region. While this is not new or even surprising, in 2019, the City of Milwaukee participated in a collaborative “Regional Analysis of Impediment to Fair Housing” that included the counties of Milwaukee, Jefferson, Ozaukee, Washington, and Waukesha, plus the municipalities of Wauwatosa and West Allis. The resulting analysis was completed in 2020, and took a deeper look at some of the longstanding systemic problems that plague the region. These impediments range from and are not limited to:

- Lack of regional strategy and housing plan.
- Lack of regionally dispersed affordable housing.
- Restrictive land use regulations and zoning ordinances.
- Prevalent “NIMBYism” or fear of others in some communities.
- Lack of fair housing guidance and enforcement.
- Lack of accessible housing for persons with disabilities.
- Racial disparities in homeownership.
- Extensive use of evictions.

The assessment also found that Milwaukee, being the largest City of the collaborative, has some distinguishing characteristics that deserve special attention (although these are also shared by the older suburban cities). These include gentrification in some neighborhoods surrounding the downtown area, a lack of private investment in specific neighborhoods, racial and ethnic disparities in mortgage lending, insurance and appraisal practices, and lack of awareness of fair housing laws. Each of these not only presents unique challenges, but are also connected to the most common housing problems in Milwaukee.

Are any populations/household types more affected than others by these problems?

Households that are very or extremely low-income (50% or below AMI) experience housing problems such as overcrowding, substandard conditions or severe cost burden at disproportionate rates. In 2017, about 34% of City households earned less than \$25,000. These households tend to spend a considerable portion of their annual incomes on housing, and generally have difficulty finding safe and decent housing in the private market.

Other groups that are more affected include the elderly, who need financial assistance and improved conditions to age in place; households with children or larger families; non-white households; people living with a disability; those recovering from substance abuse; people with mental health considerations; those aging out of foster care; formerly incarcerated individuals; and immigrant or refugee populations.

Local data consultants Data You Can Use (DYCU) provided additional analysis that examined trends for the most severe housing problems and changes in the characteristics and needs of households who are at risk (see DYCU Trends Analysis tables for detail). They found that:

- The number of households who have extremely low incomes (0-30% AMI) has increased over time.
- There has been a significant increase over time in elderly households that pay more than 50% of their incomes towards rent.
- The number of households living in overcrowded units, including single-family households, has also increased over time, particularly for those 0-50% AMI.
- Renters in low and extremely low-income households continue to experience one or more severe housing problems at higher rates than those in other income groups, including severe cost burden and living in overcrowded conditions.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Characteristics that lead to instability include low wages, insecure employment, and/or poverty (higher cost burden), poor condition of the unit, the threat of domestic violence, or someone in the household that is experiencing substance abuse, mental health issues, physical and/or developmental disabilities. When people are unable to pay their rent because of the high cost of housing, they are at greater risk for eviction or involuntary moves and thus homelessness. Many people experience one or more of these issues, and exist in a traumatic and unstable environment.

Additionally, homeowners experiencing financial difficulties are at greater risk of losing their homes to foreclosure, or struggle to maintain the property. Low-income elderly homeowners in particular often live on a fixed income, are unable to make needed repairs, and/or are at risk for displacement when property taxes rise.

Continuum of Care service providers unilaterally agreed that case management and financial assistance are critical needs for formerly homeless families. Continuing to provide supportive services and/or financial subsidies for those in nearing the end of rapid re-housing assistance is needed.

With the economic impact of COVID-19 becoming more and more apparent, we anticipate that more households are at risk of becoming homeless due to a significant loss of income and lack of resource for increased rent assistance.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Milwaukee follows the ESG regulation on the definition of "at-risk population":

An individual or family only has to meet one of the 7 (A-G) and meets the requirements laid out in (i), (ii), (iii). § 576.2 Definitions.

At risk of homelessness means: (1) An individual or family who:

1. Has an annual income below 30 percent of median family income for the area, as determined by HUD;
2. Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the "homeless" definition in this section; and
3. Meets one of the following conditions:
4. Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance; Is living in the home of another because of economic hardship; Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals; Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau; Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan;
5. A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(m) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(m)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15)); or
6. A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing characteristics that lead to instability are the high cost of renting (exceeds the tenant's financial means); a financial emergency or major expense; unsafe housing conditions including condemnation; age; sexual orientation and identity; race/Ethnicity; lack of support for families that are experiencing a mental health crisis or have members with special needs; the threat of domestic violence; barriers to approval and higher costs for housing for A lack of affordable housing, poor conditions, low-incomes, mental health or substance abuse issues, eviction history and criminal records (which are easily searched in Wisconsin), and non-standard rental agreements are people with eviction or criminal history; and a limited supply of Housing Choice vouchers and other subsidized housing.

matters that were raised several times in focus groups as factors that decreased housing stability. Continuum of Care service providers also indicated that a lack of access to supportive services and/or financial assistance after six months increases a person's likelihood of experiencing housing instability quickly, and potentially becoming homeless.

Discussion

The remaining sections of the Needs Assessment go into further detail on disproportionate need for housing by income, race/Ethnicity, housing problems and the housing/service needs for specific groups of people.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The following charts contain data provided by HUD that shows how housing problems affect people in the City of Milwaukee by income level and race or Ethnicity. The data is provided by HUD's Integrated Disbursement and Information System (IDIS) as part of the Consolidated Plan development. Note these figures are the most recent data provided by IDIS.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	48,825	5,005	4,880
White	12,790	1,370	1,615
Black / African American	26,185	2,820	2,420
Asian	1,230	34	195
American Indian, Alaska Native	330	30	35
Pacific Islander	14	0	0
Hispanic	7,125	645	575

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	31,045	9,565	0
White	10,525	3,475	0
Black / African American	13,630	3,735	0
Asian	905	300	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	190	30	0
Pacific Islander	4	0	0
Hispanic	5,235	1,880	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,490	27,440	0
White	7,245	11,555	0
Black / African American	6,595	10,575	0
Asian	635	480	0
American Indian, Alaska Native	49	145	0
Pacific Islander	4	4	0
Hispanic	2,595	4,160	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,345	17,290	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	2,405	9,190	0
Black / African American	1,290	5,065	0
Asian	140	405	0
American Indian, Alaska Native	15	95	0
Pacific Islander	25	0	0
Hispanic	435	2,275	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Along with the data provided by HUD, we also asked local data consultants Data You Can Use (DYCU) to further examine and analyze trends related to housing problems by income and race. They found that since the last Consolidated Plan, more households are experiencing 1 or more housing problems, with higher percentages at the lower income levels (0-50% AMI). As income increases, the need becomes more evenly spread across racial demographics; however, non-white households continue to be more disproportionately affected than the jurisdiction as a whole. For example:

- Since 2010, 13% more extremely low-income households experienced one or more housing problems. Households that are 30% AMI continue to experience more housing problems than other income brackets, and are the least able to afford it.
- Since 2010 Hispanic households at 30% AMI experienced a 46% increase in 1 or more housing problems, for Asian households it was an increase of 40%, and for Blacks it was an increase of 13%.
- For very low-income households (30-50% AMI), the trends continue at similar rates with 7% more of all households experiencing 1 or more housing problems; 46% more Asian households; 13% more Hispanic households; and 10% more black Households.
- At the 50-80% AMI level, since 2010 fewer total households experienced 1 or more housing problems (10% decrease), as well as fewer Black households (6% decrease). However, more Asian households (9% increase) and Hispanic households (2% increase) are disproportionately affected.

For detail view the DYCU Trends Analysis tables in the Appendix.

-

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Below is data provided by HUD's Integrated Disbursement and Information System (IDIS) as part of the Consolidated Plan development. Note these figures are the most recent data provided by IDIS.

As the following charts show, non-white households are more affected than the jurisdiction as a whole in terms of experiencing severe housing problems, particularly African-Americans and extremely low-income (0-30% AMI) and very low-income (30-50% AMI) households. No disproportionate need was found in the middle-income category (80-100% AMI).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	41,270	12,550	4,880
White	10,555	3,600	1,615
Black / African American	22,500	6,510	2,420
Asian	1,070	200	195
American Indian, Alaska Native	265	104	35
Pacific Islander	14	0	0
Hispanic	5,910	1,865	575

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,965	28,640	0
White	4,140	9,865	0
Black / African American	4,950	12,415	0
Asian	455	745	0
American Indian, Alaska Native	54	165	0
Pacific Islander	4	0	0
Hispanic	2,100	5,015	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,860	40,070	0
White	1,810	16,985	0
Black / African American	1,630	15,540	0
Asian	440	675	0
American Indian, Alaska Native	10	180	0
Pacific Islander	4	4	0
Hispanic	880	5,875	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	945	20,685	0
White	315	11,275	0
Black / African American	340	6,015	0
Asian	110	430	0
American Indian, Alaska Native	10	100	0
Pacific Islander	25	0	0
Hispanic	140	2,565	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Local data consultants Data You Can Use (DYCU) provided additional trends analysis by income and race for severe (four or more) housing problems. Since the previous Consolidated Plan, more households at lower income levels (0-50% AMI) continue to experience severe housing problems, as compared to the jurisdiction as a whole (an increase of 17%). These are the households that are least able to afford it, and non-white households continue to be more disproportionately affected. For example:

- Since 2010 Hispanic households at 30% AMI experienced a 46% increase in 1 or more housing problems, for Asian households it was an increase of 37%, and for Blacks it was an increase of 17%.
- For very low-income households (30-50% AMI), the trends continue with 65% more Asian households and 80% more Native Americans experiencing severe housing problems.
- At the 50-80% AMI level, since 2010 only some non-white households are more affected (Asians, 60% increase), while others are less affected than the jurisdiction as a whole (Blacks, 7% decrease; Hispanics, 21% decrease; all low-income households, 10% decrease).

For detail view DYCU Trends Analysis tables in the Appendix.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

According to the City of Milwaukee’s 2019 Housing Affordability Report, the number and percentage of City households spending 30% or more of their income on housing in 2017 was 45% (or 104,000 households). Nearly half of those households that experience housing cost burden earn less than \$20,000/year, and about 74% were considered severely cost-burdened (spending 50% or more on housing).

Below is additional data provided by HUD’s Integrated Disbursement and Information System (IDIS) as part of the Consolidated Plan development. Note these figures are the most recent data provided by IDIS.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	124,205	48,535	52,975	5,085
White	67,300	18,910	16,145	1,640
Black / African American	36,515	19,985	26,865	2,540
Asian	3,280	1,090	1,350	215
American Indian, Alaska Native	515	245	335	35
Pacific Islander	30	0	20	4
Hispanic	14,655	7,450	7,105	595

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

The Wisconsin Policy Forum 2018 report, “The Cost of Living: Milwaukee County’s Rental Housing Trends and Challenges,” found that the rent burden affects African-American households at twice the rate of white households in Milwaukee County. This is also demonstrated in the data above, with Blacks making up 41% of households that are paying 30-50% of their income towards housing, and 51% of those that are paying more than 50% of their income.

Demo

Data You Can Use (DYCU) also examined housing cost burden trends, finding that since the previous Consolidated Plan, slightly fewer households (-4%) as a whole have housing costs of between 30-50% of their income, but there was an 8% increase in the number of households paying over 50% of their income towards housing. The number of non-white households paying 30-50%, or over 50% of their income for housing has increased. For example:

- Since 2010 more Asian (+43%), Native American (+34%), Hispanic (+28%), and Black (+11%) households are paying more than 50% of their income towards housing, while fewer white households are (-8%).
- For those that are paying 30-50% of their income towards housing, more Hispanic households were affected (+21%), with a slight increase for Black and Asian households (+3%). More white households decreased their housing cost burden in this range over the same time period (-17%).

Interestingly, all non-white household groups also saw increases in the number of people who reduced their housing cost burden, paying less than 30% of their income towards housing (Hispanic, +20%; Black, +9%; Asian, +7%), while there was a 12% decrease in the number of white households.

For detail view DYCU Trends Analysis tables in the Appendix.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must provide an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

According to the 2011-2015 CHAS data, a total of 48,825 households have one of more of four housing problems, with 26,185 Black/African-American households at 0-30% of Area Median Income (AMI) experiencing one or more of four housing problems. Blacks have a disproportionate greater need as this represents 54% of the category as a whole. As discussed in previous sections on disproportionate need, this is a trend that is increasing over time. Four housing problems are: 1) lacks complete kitchen facilities, 2) lacks complete plumbing facilities, 3) more than one person per room, 4) cost burden greater than 30% of income.

If they have needs not identified above, what are those needs?

African-American households also experience higher rates of housing cost burden, making up 41% of households that are paying 30-50% of their income towards housing, and 51% of those that are paying more than 50% of their income towards housing.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The majority of those affected with disproportionate greater need with housing problems are African-Americans who primarily reside in central city north side and far northwest side neighborhoods.

In addition, there are large concentrations of affected populations in the City of Milwaukee's two Neighborhood Revitalization Strategy Areas (NRSAs), which are Northside and Southside communities where over 70% of the population falls within the HUD-defined low/moderate income category. CDGA defines areas of minority concentration as those census tracts with a minority population of at least 51%.

Many of these neighborhoods are highly segregated, where more than 90% of residents are persons of color (see MKE Indicators Population - Racial and Ethnic Make-up: <https://www.datayoucanuse.org/mke-indicators/>). These neighborhoods also often have higher rates of extremely- to very-low income households and/or persons living in poverty.

NA-35 Public Housing – 91.205(b)

Introduction

Data in the following tables has been provided by the Housing Authority of the City of Milwaukee (HACM) in December 2019.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	3,290	5,542	199	5,176	42	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	14,710	13,637	11,052	13,555	12,513		0
Average length of stay	0	0	8	6	1	6	1		0
Average Household size	0	0	1	2	1	2	1		0

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	787	614	42	559	2	0
# of Disabled Families	0	0	1,040	1,509	106	1,331	29	0
# of Families requesting accessibility features	0	0	3,290	5,542	199	5,176	42	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	591	610	57	535	8	0	0
Black/African American	0	0	2,677	4,895	141	4,607	33	0	0
Asian	0	0	17	15	0	14	0	0	0

Demo

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	5	21	1	19	1	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	190	397	7	385	0	0	0
Not Hispanic	0	0	3,100	5,145	192	4,791	42	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Residents and applicants who have mobility issues and are in need of accessible units face a shortage of homes and/or apartments in both the private market and in public housing that meets their accessibility needs. The Housing Authority of the City of Milwaukee (HACM) does have a data field on the waitlist that can identify a need for a mobility accommodation; however, often that is not documented until a resident is pulled off the waitlist to be processed. On the current public housing waitlists, 52 applicants have identified such a need (30 in senior/disabled housing and 22 for family housing).

Most public housing was built in the 1950s to 1970s and has limited accessibility. Since 1990, as major renovations have occurred at public housing developments, HACM has increased the number of apartments that are accessible and/or adaptable for accessibility. At a minimum, HACM has complied with Uniform Federal Accessibility Standards (UFAS) regulations that require a minimum of 5% of units to be accessible for persons with mobility impairments, and 2% for persons with visual/hearing impairments, though HACM may also exceed the requirements for some developments.

Newer or fully remodeled buildings meant for seniors and persons with disabilities such as Highland Gardens, Cherry Court, Convent Hill, Lapham Park, and Olga Village, are 100% accessible and/or adaptable. For example, some units in these buildings have roll-in showers. In newer family developments such as Townhomes at Carver Park, the minimum number of accessible units have also exceeded the minimum.

Of the public housing sites owned by HACM, 43 units are accessible, 73 are accessible/adaptable, and 132 are visitable (no bedroom on the first floor but it has at least a half bathroom on the first floor and an accessible entrance).

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Additionally, former public housing developments that have become project-based voucher housing through the Rental Assistance Demonstration program (RAD) and have been recently revitalized, adding 703 units that are accessible for individuals with mobility impairments. In total, 37 are accessible/adaptable, 6 are visitable, and 8 have accessibility for hearing/visually impaired individuals. Since the last Consolidated Plan, the number of people with disabilities receiving housing assistance vouchers has increased by 34%; for seniors, it has increased by 39%.

Most immediate needs of residents of Public Housing and Housing Choice Voucher holders:

The most immediate needs of residents living in public housing and choice voucher holders are:

1. Coordination of supportive services would help more seniors and persons with disabilities continue living independently.

2. Assistance with economic self-sufficiency and employment for adults who are able to work. For example, improved access to transportation is a real need – there is an imbalance between the location of affordable housing and the location of jobs and employment centers in the Milwaukee metro area.

How do these needs compare to the housing needs of the population at large

The needs of households in subsidized housing (public housing and Housing Choice Voucher) largely mirror those of the population at large. As section NA-05 of the Needs Assessment discusses, the City of Milwaukee has poverty and unemployment rates that are higher than the metro area. Households with an annual income at or below \$35,000, and particularly those with an annual household income of less than \$20,000, are experiencing a severe cost burden as they are currently paying more than 30% of their income to rent, with many paying more than 50%. Housing cost burden, access to jobs with living wages, affordable health care, and social services are critical needs, both for the population at large and households in subsidized housing.

Discussion

The demand for safe, quality affordable housing remains high. In 2016, 35,000 applications were received alone for the Housing Choice Voucher program; an amount that far exceeds the number of available subsidized housing units. Since the 2014-2019 Consolidated Plan, the total number of vouchers has increased by 5.4% while the number of public housing units has decreased by 25%. This reveals that there is a gap in the supply of affordable rental units for both the population at large and those living in public housing.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Milwaukee, like much of the rest of the country, has experienced an increased awareness of homelessness in the City that has been predominantly driven by housing insecurity as a result of the impacts of the COVID-19 pandemic, and the increased visibility of homeless encampments. Those experiencing homelessness usually exhibit more than one of the following characteristics: extremely low income/poverty, large family size, history of eviction, low education, difficulty finding employment that pays a living wage, work only seasonal hours and have difficulty maintaining employment, difficulty finding jobs accessible via public transportation, physical disabilities, physical and/or mental health issues, drug issues, children with special needs, and lack of any support network. Other factors that play a role in homelessness include age, sexual orientation and identity, race/Ethnicity, and history of trauma/abuse.

A core challenge in Milwaukee facing both the homeless and many low-income people is a lack of affordable housing. Since the 2008 housing crisis, the availability of affordable housing units has steadily decreased. Milwaukee housing stock is either aging, which makes it difficult to maintain, is frequently the wrong size, expensive to heat, or as newer units come online, they are generally unaffordable to very low-income tenants. This puts them at increased risk of housing insecurity and homelessness.

Beyond the specific challenge of affordable, quality units, there is also an increased need for services such as case management, financial payees, AODA and mental health resources, homeless appropriate skill development, and employment services. Homeless service providers have specifically raised the point that while there are opportunities to access funds or partner with others to build subsidized, affordable housing, there is not a consistent or stable funding source in the State of Wisconsin to provide the wraparound services that enable those struggling with homelessness to stay in those units.

Additional, ongoing challenges that contribute to housing insecurity and homelessness are excessive screening criteria such as criminal and credit checks for subsidized housing, and landlords unwilling to work with those who have a history of housing instability, asking for excessive security deposits, taking advantage of disadvantaged tenants, discriminating against tenants unaware of fair housing protections, and renting units that are in disrepair, unsanitary, or illegally converted. Milwaukee has a significant population that is spending 50% or more of their income on rent, leaving a small margin of error to cover housing, food, and utilities each month. Large families (four or more children) have very few choices in rental units. Lastly, one financial emergency can easily put a renter at risk of eviction and/or homelessness.

The COVID-19 public health crisis and resulting economic impacts are putting the housing and health of low-income renters at further risk of eviction and/or homelessness. The potential spread of COVID-19 is especially dangerous for those that are experiencing homelessness, housing instability, or overcrowded conditions. It is not currently known how long the effects of this pandemic will last, which will make it that much more difficult for people with very- and extremely low-incomes to meet their basic needs. Milwaukee's homelessness assistance system (which is already strained), continues to work on how to address increased demand and will need to be more strongly integrated with ongoing public health and economic recovery efforts.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	235	4,509	0	1,471	0
Persons in Households with Only Children	0	7	1,451	0	424	0
Persons in Households with Only Adults	87	641	4,613	0	3,053	0
Chronically Homeless Individuals	10	63	271	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	2	184	0	0	0
Unaccompanied Child	11	44	763	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Our primary source of data is the 2018-19 CAPER, which does not break out the data for average # of days in this way. However, the CAPER shows that most people (30%) experience an episode of homelessness of 1 week or less; the next highest was 2-6 months at 19.9%. Also, 20.5% of people experienced homelessness for six months or longer.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

According to the ESG CAPER (10/1/18 to 9/30/19), out of a total 8,327 households receiving services from the Continuum of Care (CoC), there were 1,071 households with children and adults (12.9%), and 378 households (4.5%) comprised of only children. Additionally, the January 2020 Point In Time survey counted 65 households (at least 1 adult and 1 child) out of a total of 797 households (8.2%), a similar trend. According to the CAPER, out of the total number of people receiving services (11,218), 26% were under the age of 17.

Milwaukee Public Schools (MPS) also tracks students that are at risk for homelessness or experiencing housing insecurity. In the 2018-2019 school year, they identified 5,270 students at risk, or about 6.95% out of a total enrollment of 75,081 students. MPS has a Homeless Education Program, which works to connect families to needed resources should they experience housing insecurity; their identification rate is 6%+ higher than the national average. One of the strongest tools they have to identify need is when a family requests out-of-region transportation to get to school when their housing situation changes. An early impact of COVID-19 and the closure of schools means that the program is not able to connect with families as directly as they could. This is currently a key gap in the system's ability to identify families with children who may be experiencing homelessness.

The various data points align with feedback from the CoC and data from the 2019 City of Milwaukee Housing Affordability Report, which brings to light the shortage of affordable housing for families in the City and the difficulty in finding shelter and/or a permanent housing destination. Tangentially, there were no families classified as chronically homeless in the January 2020 Point In Time survey conducted by the CoC.

However, by mid-2020 Milwaukee has begun to see visible signs of the effects of the COVID-19 public health pandemic, with street outreach teams reporting more incidences of family homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	46	0
Black or African American	171	0
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	32	0
Not Hispanic	203	0

Data Source

Comments: Data above was taken from January 20, 2020 Point in Time.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the ESG CAPER (10/1/18 to 9/30/19), out of the total number of people receiving services from the Milwaukee Continuum of Care (Coc), 1,457, or 13% were veterans. The January 2020 Point In Time Survey found 104 Veterans (5.7%) of a total of 970 persons that day were in need of homeless services; most of them were male and sheltered.

Feedback from service providers and task force members note that while access to housing is a challenge, access to support services for veterans is just as important. Particular needs include more resources for female and transgender veterans, and HUD/VASH vouchers are sometimes not enough to cover rent over the long-term, putting housing stability at risk again. Additional information on the needs of Veterans is also discussed in the Non-Homeless Special Needs section (NA-45).

Lastly, it is important to note that not all veterans-serving organizations are members of the CoC or report into the City-County HMIS. Many opt to focus on private funding sources so as not to exclude any veteran from services. Organizations such as DryHootch, Milwaukee Homeless Veterans Initiative (MHVI), Vets Place Central are not members of the CoC. For example, the MHVI Outreach Program reached over 300 veterans and connected them to services, and served 350 veterans with case management services via their Crisis Management program (2018 Annual Report).

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The race/Ethnicity of the largest groups experiencing homelessness in Milwaukee are those identifying as Black/African-Americans at 68%, those identifying as Whites at 26%, and those identifying as Hispanic/Latino at 9% (ESG CAPER 10/1/18 to 9/30/19).

This aligns with January 2020 Point In Time survey data, which found 62% of persons counted were Black/African-American, 32% were White, 3.9% identified as Multiple Races, 1.1% American Indian or Alaska Native, 0.6% as Native Hawaiian or Pacific Island, 0.3% as Asian, and 9.9% identified as Hispanic/Latino.

Blacks are vastly overrepresented based on the percentage of the general population, which was also included in feedback from Continuum of Care service providers. The charts below show the makeup of clients by race/Ethnicity for each program area.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

To summarize demographic and program data from the 2018-2019 Milwaukee HMIS ESG CAPER report, 11,218 people experienced homelessness and are:

- Most adults (74%), with 17% ages 45-54, 15% ages 25-34, 14% ages 55-61, and 13% ages 35-41.
- 68% are Black/African American, with those identifying as Whites at 26%, and those identifying as Hispanic/Latino at 9%.
- Most identify as Male (68.5%).
- 13% of households served included at least one child.
- 1,101 people (nearly 10%) are categorized as chronically homeless.
- About 13% are Veterans.
- Nearly half (48%) of the people receiving services were in Emergency Shelters or Transitional Housing.
- Another 29% received Rapid Re-Housing or Permanent Supportive Housing services.

Additionally, Milwaukee Continuum of Care (CoC) service providers reiterated that most of the people they serve are single males and Black/African-American; and when it comes to youth homelessness, the majority are unsheltered but not necessarily on the streets, so are not often tracked as “homeless” by HUD definition.

POINT IN TIME SURVEY

This annual survey provides another snapshot of homelessness in Milwaukee. The count is intended to include persons that are homeless and are living in emergency shelters, transitional housing, safe havens for the homeless, domestic violence shelters, or who are unsheltered living on the streets or any other place not meant for human habitation. In 2020, the Point In Time methodology was adjusted to count guests at warming rooms as sheltered rather than unsheltered, which is where they were traditionally counted.

Data from the January 2020 Point In Time count is summarized in the table below; which aligns with data in the 2018-2019 ESG CAPER. The majority of people counted in the survey are sheltered (91%) and about 18% of people (sheltered and unsheltered) were under the age of 18. Nearly 83% of those that are unsheltered have a serious mental illness or a substance use disorder, and 7.5% of all people counted are considered chronically homeless.

Discussion:

Summary

Housing insecurity leading to homelessness disproportionately affects Blacks/African-Americans more than any other racial/ethnic group in Milwaukee, and just over 68% of those experiencing homelessness are men. Although most people experiencing homelessness are older adults, it is important to note that about 26% of those receiving services were under the age of 17, and 13% of households served included at least one child. Additionally, those experiencing homelessness also disproportionately experience the effects of a disabling condition.

The second was Community shelters and other services for the homeless such as; Better Outreach & Coordinated Entry (CE), Support for warming rooms and Homelessness Prevention both financial, medical care as well as mental health services.

- (1) Work with Continuum of Care to strengthen outreach network & Coordinated Entry (CE) system (i.e. street and school-based outreach, reduce the rate of return, etc.)
- (2) Continue to support Emergency Shelter and warming room programs
- (3) Provide housing assistance (i.e. Rapid Re-housing, financial assistance, services, etc.)
- (4) Invest in efforts that transition people to permanent, supportive housing
 - Support development of units for very to extremely low-income
 - More funding for case management programs & supportive services (i.e. look at stronger integration of medical care and mental health services with housing)
- (5) Support homeless prevention efforts (i.e. coordinate with Milwaukee County service providers, food pantry network, higher educational institutions, resources to prevent/mitigate eviction, etc. to reach different populations)

Milwaukee continues to increase its investments over time in early intervention programs such as Prevention, Rapid Re-Housing, and Street Outreach to reduce stays in emergency shelters. These services represent just over 31% of all services provided in the 2018-2019 ESG CAPER report and increase from the previous Consolidated Plan period. However, there continues to be a lack of stable, consistent funding sources for these and other supportive services, particularly those that are linked to

affordable housing units that are not necessarily targeted to individuals who are chronically homeless. And although there has been progressively reducing the number of chronically homeless in Milwaukee, it remains a need particularly as homelessness has become more visible.

Lastly, the COVID-19 public health crisis and economic impacts continue to put the housing and health of low-income renters at further risk of eviction and/or homelessness, making it more difficult for individuals and families to meet their basic needs.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The following section describes specific groups in our community that have special needs that impact their economic and housing stability. They include Individuals Living with HIV/AIDs, Seniors/Elderly, Veterans, People with Disabilities, Formerly Incarcerated Individuals, and Immigrants/Refugees. These groups, in particular, often require not only housing assistance but also supportive services.

The following charts provide data required by HUD related to Individuals Living with HIV/AIDS-related to the Housing Opportunities for Persons with AIDS (HOPWA) program. Note that the City of Milwaukee HOPWA grant covers the Metropolitan Statistical Area (MSA), and two agencies provide services. The data below provided by the Wisconsin Department of Health Services for Milwaukee County only.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	1,232
Area incidence of AIDS	122
Rate per population	12
Number of new cases prior year (3 years of data)	114
Rate per population (3 years of data)	13
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,445
Area Prevalence (PLWH per population)	341
Number of new HIV cases reported last year	112

Table 27 – HOPWA Data

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

HIV Housing Need (HOPWA Grantees Only)

Describe the characteristics of special needs populations in your community:

Poverty, segregation, racism, and inequality compound the issues faced by special needs people in the City of Milwaukee. It is important to note that these factors are underlying issues across the needs of specific populations described below. The next section, NA-50 Non-Housing Community Development Needs, provides additional detail on how poverty, racism, and segregation impact the City's needs.

What are the housing and supportive service needs of these populations and how are these needs determined?

In 2019 the City of Milwaukee conducted focus groups and surveys with both residents and service providers to identify housing and supportive service needs both generally, and for specific populations. A consistent theme in all public and community outreach was that the greatest need for special needs populations continues to be affordable, quality, safe housing. In Milwaukee and across Wisconsin, paying a large portion or even the majority of one's income towards housing costs is the norm. Individuals and families with special needs, by definition, have extra costs to cover on top of normal living expenses. Spending more than 30% of income on housing leaves people without the resources to cover basic needs, precipitates housing instability, and can jeopardize mental and/or physical health.

According to data from the Wisconsin Housing and Economic Development Authority (WHEDA), Milwaukee County is home to about 2,500 Low-Income Housing Tax Credit (LIHTC) units that are expiring within the next 10 years. Preserving affordable units, particularly when many LIHTC units are targeted towards special needs populations, is a considerable need for not only the City of Milwaukee, but other communities in the region.

While the term 'safe' as it refers to housing can be broad, concerns related to safe housing that were specifically mentioned by the City of Milwaukee's Consolidated Plan community survey in 2019 included: dangerous physical condition of the property, absentee landlords who neglect home repairs that jeopardize safety (running water/refrigeration/improper doors and windows), neighborhood safety/crime rate, landlord actions around eviction, cleanliness of the property, lack of property monitoring by owners, the presence of lead in water and lack of age or disability-related modifications.

Many of these safety concerns are prevalent in low-income areas of the City where people of color, people with disabilities and other special needs populations tend to reside. Homes with lead paint and/or lead water lateral lines can create health concerns for those who live in them, especially for children 0-6 years old. For aging populations and those with disabilities, they either live on a fixed or lower income when employed, and experience poor or unsafe living conditions. Housing safety

concerns, whether real or perceived, also impact property values of homes and the ability of a neighborhood to draw needed development and investment.

Specific to formerly incarcerated people, stable housing is a key predictor of success when returning to the community, and is associated with a greater likelihood of employment and a decreased likelihood of criminal activity and recidivism. Supportive services that help incarcerated individuals understand and connect with housing options before release could help those returning more effectively obtain short-term and permanent housing, and lessen the probability of entering or returning to homelessness. Increasing the availability of housing vouchers, reviewing housing applicant qualifications without criminal record requirements, and not criminally charging those who are homeless could also help this population more successfully post-incarceration.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Wisconsin HIV Surveillance Annual Report (2018), 10,292 Wisconsin residents have been diagnosed with HIV infection since 1982. HIV diagnoses rose rapidly during the 1980s, peaked during 1990 (with 589 new diagnoses), and declined steeply until the early 2000s. During 2009-2018, the number of new diagnoses averaged around 240 per year. Wisconsin has a relatively lower diagnosis rate than neighboring states, but most new HIV diagnoses were in Milwaukee County (54%).

HIV disproportionately affects people of color in Wisconsin, with the percentage of new HIV diagnoses affecting people of color rising from 20% in 1982 to 66% in 2018. Although racial and ethnic minorities made up just 18% of Wisconsin's population in 2018, they consisted of 66% of new HIV diagnoses. Young men have the highest HIV diagnosis rate, and transgender people are at an exceptionally high risk of HIV infection due to stigma, discrimination, exclusion, violence, and other barriers present in health care settings.

Race or Ethnicity alone does not make someone more or less susceptible to HIV. Many social and economic factors affect populations of color to a more considerable extent than white communities in Wisconsin, putting people of color at greater risk for acquiring HIV. Social determinants of health increase the chance of exposure to HIV and reduce access to prevention services.

There is an increasing need for supportive services. As more persons with HIV live longer, the demand for supporting services connected to housing continues to grow. Persons in need of housing assistance also require integrated support services vital to transitioning to or maintaining permanent housing. Supportive services are of crucial and growing importance for persons in transitional care. These individuals can obtain the necessary support and learn skill sets to improve their chances of successfully living independently.

HOPWA service providers shared that supportive housing needs for persons with HIV/AIDS include:

- Coordinate healthcare needs with clients (i.e., appointments with primary care physicians, infectious disease specialists, other specialists depending on other diagnoses, providing transportation).
- Informing clients of drug assistant programs to assist with accessing needed medications required to obtain an intact immune system.
- Providing training on managing medication (self-managed vs. pharmacy-assisted), including education on the medicines themselves and developing a routine schedule.
- Post appointment follow-up and education by case-managers to discuss the details, outcomes, and next steps for long-term management.
- Finance education by case managers to ensure clients have the financial stability to maintain care over time.
- Housing counseling/assistance to obtain safe, affordable housing.
- Access to food pantry/meals.
- Referrals for legal services.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Milwaukee has not traditionally used Federal HUD entitlement funds for public facilities; these projects are typically funded by using general city tax levy or other local or private funding sources. However, the Consolidated Plan community input process revealed that residents do think investment in public facilities is important. Additionally, the following needs were identified:

1. Improvements to streets, specifically pothole removal (rated as the highest priority).
2. Improvements to sidewalks to ensure additional ADA compliance.
3. Resources for energy conservation, asbestos removal, and historic preservation programs.
4. Park ground maintenance as well as improvements.
5. Parks, tot lots and recreational facilities upgrades.
6. Additional dedicated facilities for seniors, youth (teens) and families (children under 12 and mothers).

How were these needs determined?

Public Facilities needs were determined through a review of the City of Milwaukee's annual budgeting process and the City's Capital Improvement Plan. Additionally, the Consolidated Plan community survey asked respondents to prioritize needs; the need for Public Facilities was captured in questions 1 and 7. Public facilities were rated at 53.43% for "high importance" and 33.26% at "moderately high importance." [See Appendices for community survey detail.]

Also, the planning team included input from the Milwaukee Department of Public Works as well as a review of the Southeastern Wisconsin Regional Planning Commission (SEWRPC) Report, VISION 2050, which did an in-depth analysis of long-range regional land use and transportation's needs.

Describe the jurisdiction's need for Public Improvements:

The City of Milwaukee covers just over 96.81 square miles, and like many older Midwest industrial cities, it is a mixture of old and new public spaces. This presents an ongoing challenge to both maintain and improve these spaces particularly in some of the oldest neighborhoods, where the median income is low to very low. Through the community survey and focus groups, residents, community and business leaders outlined the following priorities in terms of public improvement: **Surface Improvements** (streets and sidewalk maintenance and increased accessibility; alley resurfacing and restructuring of existing pavement; curb and gutter repair; construction of new streets as part of new residential commercial-industrial development; improve bike lanes pedestrian access citywide); **Electricals** (improve street lighting, cameras, and traffic control facilities; replacement of series circuitry to reduce outages; continue to retrofit buildings with the goal of energy efficiency); and **Land/Infrastructure** (brownfield

remediation to foster and support economic development and business growth, lead poisoning and water laterals).

How were these needs determined?

Public Improvements needs were determined through a review of the City of Milwaukee's annual budgeting process and the City's Capital Improvement Plan. The Consolidated Plan community survey questions 1 and 7 also address Public Improvements, and additional feedback was received through focus groups and input from the Consolidated Plan Task Force.

Describe the jurisdiction's need for Public Services:

The need for Public Services is largely driven by issues directly related to the impact of poverty and deep racial and economic inequalities and the legacy of past "redlining" practices. Milwaukee County is documented as having the highest rate of residents living in poverty (19.9%) as compared to other counties in the state. And the most recent Census data shows that in the City of Milwaukee specifically, 26.6% of residents (or about 143,700 people) live in poverty [Source: Milwaukee Health Compass]. While this is trending downward, it is not doing so at a significant rate and is well above the state average (11.9%) and national average (14.1%). It is estimated that 39% of children ages 0-17 are living in households with income below the Federal Poverty Level (FPL). Residents living in poverty tend to be housing insecure, have a lower life expectancy, and lower educational and employment attainment. A key new fact in providing Public Services is that the Latino community has increased by 54% between 2000 and 2017 while Milwaukee's White population decreased and the African American population remained unchanged.

The Consolidated Plan community engagement and planning process identified a number of Public Service needs for the City of Milwaukee. When asked to rate how important investment was in various areas, community survey respondents rated Public Services, Housing Options, Homeless Assistance/Eviction Prevention, and Public Improvement as the top needs. The survey also asked respondents to rate specific areas of need within those categories. Multiple focus groups were also held in specific topic areas and the community engagement team was present at 15+ community events to gain feedback. The following issue areas drew the most response: employment and job training services, youth programs, employment services and job training programs, services for those experiencing homelessness, neighborhood safety and improvement initiatives, support for small businesses, and access to transportation.

How were these needs determined?

Public Services needs were determined by community input via survey, focus groups and feedback from other stakeholders, review of recent City budgets, annual CDBG funding allocation plans, citywide plans,

and local research related to community and economic development issues. [See Appendix for a Bibliography/Literature Review.] Public Service needs were also covered in the community survey in questions 1,3,4,8 and 12. Multiple focus groups were also held in specific topic areas and the community engagement team was present at 15+ community events to gain feedback. Additionally, the City convened a 30+ member Consolidated Plan Task Force who helped review the findings of the community input process, and provided feedback and evaluation throughout the drafting process via periodic meetings and interviews.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The following section is significantly excerpted from the City of Milwaukee Housing Affordability Report, which contains extensive research on the City's housing market conditions. It was produced by the City of Milwaukee Department of City Development and published in December 2019.

General Population Demographics

The City of Milwaukee's current population is estimated to be around 599,100. The median age in the City of Milwaukee is 31.3 years, which is lower than both Milwaukee County (34.6 years) and the larger metropolitan area (37.6 years).

The median ages of the City, county, and metropolitan area are all increasing, but the City is aging more slowly. In 2017, about 6.5% of the City's population was over 70 years old. The City currently has about 39,000 seniors that will either need to age in place or find appropriate housing. Individuals between the ages of 20 and 34, represent about 25% of the City's population (about 154,000 people).

The City of Milwaukee has about 230,500 households, of which 44% are White (Non-Hispanic), 38% are Black, 13% are Hispanic, and 3% are Asian. Native American and multi-racial households are slightly less than 1%. The metro Milwaukee area is considered very hyper-segregated. Currently, about 90% of metro area Black households and 67% of Hispanic households reside within the City of Milwaukee.

While the City's total population has been relatively stable since 2000, the dynamics have changed in two ways:

First, the percentage of the City's population that identifies as non-White has grown. While the White non-Hispanic population has been declining over the past few decades (primarily through out-migration or "white flight"), the increase in the Latino/Hispanic population has provided a counterbalance, resulting in flat overall population growth. Between 2000 and 2017 the Latino/Hispanic population grew by about 54% (38,000 people). The Black population has remained relatively unchanged in the same time period (less than 1% increase).

Second, while the City as a whole is among the most diverse in the nation by some measures, there are many neighborhoods that are highly segregated where more than 90% of residents are persons of color.

Household Income

The median household income in the City of Milwaukee is around \$38,000, which is significantly lower than surrounding communities. Conversely, poverty and unemployment rates are significantly higher in

the City of Milwaukee than in the metro area, indicating that there is strong demand (and need) for affordable units as the City of Milwaukee is home to a high percentage of the region's low income households.

Key Comparative 2017 Income Indicators

Data Source: City of Milwaukee Department of City Development. *2017 5 Year American Community Survey*

The City of Milwaukee generally has a wide range of household incomes, indicating a need for a range of housing choices at various price points. In 2017, an estimated 39 percent of City households earned over \$50,000, and another 27% earned between \$25,000 and \$50,000. However, about 77,700 or 34% of City households earn less than \$25,000 in 2017; these households tend to spend a considerable portion of their annual incomes on housing, and generally have difficulty finding safe and decent housing in the private market.

2017 Household Income Range

Data Source: 2017 5 Year ACS, table S1901

Owner Occupancy Rates

About 36% of the estimated 250,000 housing units in the City of Milwaukee are owner occupied, with approximately 64.7% of single family and duplex homes being owner occupied. Owner occupancy rates vary significantly throughout the City, with lower owner occupancy rates (less than 40%) located in the near north side, and higher rates located towards the edges of the City.

Between 2007 and 2018, there was a significant decline in both the number and percentage of households that owned their own homes, a reduction of about 13,600 households or about 12%. This mirrors a trend nationally, and has resulted in a significant decline in owner occupancy across the City. The great recession and mortgage foreclosure crisis were contributing factors to this decline. City data analysis indicates that roughly two-thirds of properties that were foreclosed during the recession were owner occupied prior to foreclosure, while less than one-third of bank owned foreclosure sales were to owner occupants.

This was also documented in research done through the Marquette Law School's Milwaukee Area Project in 2019 that looked initially at the impact of the end of the City of Milwaukee's residency requirement and found evidence of the decline in owner occupied properties. This has resulted in two things: an increase in the number of landlords that are not city residents and a transfer of housing wealth to out-of-state investors (*Thousands of Milwaukee homes are no longer owned by city residents in a massive transfer of wealth since the Great Recession*, Gousha & Johnson, Milwaukee Journal Sentinel, 1/30/20).

Property tax foreclosures continue to feed vacant properties into the City’s real estate holdings. The Department of City Development, through the Strong Neighborhoods program, has made this inventory a particular focus. For example, since 2014 the City has sold over 3,000 city-owned properties, resulting in a reclamation of \$100 million in taxable income and adding to its capacity to fund critical services.

Structural Quality

The age of a housing unit is not an absolute predictor of housing quality. Milwaukee has many neighborhoods with very old housing which are attractive, safe, and well maintained. However, the age of a housing structure does signal likely code compliance problems, especially an increased likelihood of the presence of lead-based paint. For that reason a discussion of housing conditions begins with a look at the age of Milwaukee’s housing stock:

Year Structure Built-Table

2018: ACS 1-Year Estimates Detailed Tables “Year Structure Built” Table B25034

The majority of the units built before 1940 are located in the central city. The majority of the units built between 1940 and 1959 are located in the northwest side and far south side of the City, while those built after 1959 tend to be located on the periphery of the City and most recently, newer structures developed in the central city and downtown and areas adjacent to downtown.

City Housing Programs

The 2020-2024 HUD Consolidated Plan benefits from a number of recent research reports that document city housing programs and market conditions in a comprehensive way. Additionally, the Department of City Development, Department of Neighborhood Services and Community Development Grants Administration have worked together over the years to streamline and better connect various housing initiatives that focus on reducing vacancy and the impact of foreclosures, preserving and increasing homeownership, stabilizing neighborhoods, and improving housing quality.

Initiatives such as “10,000 Homes” (announced by Mayor Tom Barrett in 2018), Strong Neighborhoods program (established 2014-2015), Milwaukee Housing Trust Fund, etc. are all tools that the City uses to address a variety of housing needs. Additionally, the City’s sustainability plan, “ReFresh Milwaukee” includes investment in housing as a priority strategy, noting the opportunity for energy-efficiency programs to renovate deteriorating housing stock.

The following reports in particular are excellent resources for recent analysis on the City of Milwaukee’s housing market. [Links and full citations are included in the bibliography.]

- *Laying the Foundation: An overview of City of Milwaukee affordable housing programs and priorities* - Wisconsin Policy Forum, July 2020.
- *Home is Where our Health Is: Policies to Improve the Health of Renters in Milwaukee and Beyond* - Human Impact Partners and Community Advocates Public Policy Institute, February 2020.
- *2019 City of Milwaukee Housing Affordability Report* - Department of City Development, Planning Division, December 2019.
- *Cost of Living: Milwaukee County's Rental Housing Trends and Challenges* - Wisconsin Public Policy Forum, August 2018.
- *10,000 Homes Initiative: A Ten-Year Plan to Improve Affordable Housing Opportunities in the City of Milwaukee* - City of Milwaukee, 2018.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

In December 2019 the City of Milwaukee Department of City Development published a Housing Affordability Report that provided detail and analysis of the City's housing inventory. In that report they noted that the City of Milwaukee has just under 250,000 housing units, 63% of which are single family or duplex buildings, 32% are in multifamily buildings, and the remaining 4% are condominium units. Additionally, at 27%, the City's percentage of two-family homes ranks among the highest percentages of duplex housing in the nation.

2019 Housing Inventory

Source: 2019 MPROP (MPROP total parcels in 2019 is 160,209)

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	103,970	40%
1-unit, attached structure	17,665	7%
2-4 units	71,955	28%
5-19 units	25,675	10%
20 or more units	37,700	15%
Mobile Home, boat, RV, van, etc	980	0%
Total	257,945	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	385	0%	6,120	5%
1 bedroom	3,065	3%	33,975	26%
2 bedrooms	25,505	26%	56,095	42%
3 or more bedrooms	68,645	70%	37,015	28%
Total	97,600	99%	133,205	101%

Table 30 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the 2019 Housing Affordability report, there are 239 properties with a total of 18,357 units reserved for low-income households (units subsidized through Site Based Section 8, Low Income Housing Tax Credits or LIHTC, and public housing programs). The Housing Authority of the City of Milwaukee (HACM) manages nearly 3,800 subsidized housing units, which includes just over 2,600 public housing units, 940 project-based voucher units, 165 units under low-income housing tax credits and 26 market rate units.

HACM has approximately an additional 5,800 units under contract for the portable Housing Choice Voucher program (Section 8). In general, a family's income may not exceed 50% of the area median income (AMI) to participate in the Housing Choice Voucher program, and by law, the housing authority must provide 75% of its vouchers to applicants whose

Wisconsin Housing and Economic Development Authority (WHEDA) funds and monitors low income housing tax credit (LIHTC) projects through bond financing. This is a very competitive annual, statewide process but can result in the addition of affordable units. For example, in January of 2020 the City of Milwaukee received funds to support five projects which will rehab or build 426 apartments for low-income residents. To date, there are about 2,500 LIHTC units that are expiring within the next ten years, a focus for preservation efforts.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no expiring Section 8 contracts for 2020. Currently the Housing Authority of Milwaukee (HACM) manages over 5,500 active housing choice vouchers.

Due to declining federal funding for public housing, the Housing Authority of the City of Milwaukee (HACM) is continuing its redevelopment efforts, including using tools to reposition public housing such as the HUD's Rental Assistance Demonstration (RAD) program, as well as looking at the potential of other repositioning tools such as the Section 18 disposition program and Section 32 homeownership program.

Through the RAD program, HACM has already transformed public housing units in 11 housing developments into project-based voucher units on a 1-for-1 basis, thus sustaining subsidized housing for the future. These developments include: Cherry Court, Highland Gardens, Convent Hill, Lapham Park, Olga Village, Westlawn Gardens, Scattered Sites Tax Credit I, Scattered Sites Tax Credit II, Westlawn Gardens Scattered Sites, Victory Manor, and Holton Terrace.

This transformation has allowed redevelopment and physical improvements at various housing developments, while retaining the housing subsidy through the project-based voucher program and retaining rights for existing residents such as the right to remain or return after redevelopment.

During the redevelopment of large developments such as Westlawn, there may be temporary reductions in subsidized housing until all phases have been completed. For example, in the 2015-19 Consolidated Plan, there were 3,451 public housing units and 332 project-based voucher units, or 3,783 total units. In the 2020-24 Consolidated Plan, there are 2,631 public housing units and 940 project-based voucher units, or 3,571 total units.

This net decrease of 212 units is primarily due to the demolition of the western side of Westlawn and the fact that the redevelopment will take place over several years through 2022 and only two phases have been completed. Westlawn residents have not lost subsidized housing as they were offered assistance with relocation to other public housing or use of a tenant protection rent assistance voucher until replacement units have been built.

Does the availability of housing units meet the needs of the population?

Housing concerns (particularly around housing and health) have been a significant concern for the City of Milwaukee for a number of years. As described frequently in this Consolidated Plan, a number of recent reports have documented the current challenges and market environment (see bibliography for details). The availability of housing units does not meet the needs of Milwaukee's population in the following ways:

1. **Need for additional affordable housing:** Several years ago the Southeastern Wisconsin Regional Planning Commission (SEWRPC) completed the "Regional Housing Plan: 2035" which showed that there is a significant shortage of affordable housing in the metropolitan area. There are only 46,000 subsidized housing units in Southeastern Wisconsin, compared to a need of about 187,000 households.

Thus, there can be long waiting lists for subsidized housing. The Housing Authority of Milwaukee (HACM) last opened its rent assistance voucher waiting list in 2015 and took in over 35,000 applications in ten days. When the public housing family wait list was last opened in 2017, over 8,400 households applied in two months. Over time, some drop out of the program for various reasons, so the waiting list needs to be updated periodically. In 2020 HACM held a "random lottery" to select 3,000 households to be added to the waiting list.

Many people are spending a significant amount of their income on housing costs, which also bears out in the needs assessment data collected around housing cost burden and described earlier in this plan. In the southeastern Wisconsin region, 282,500 or 36% of Region households spend more than 30% of their income on housing, with many spending 50% or more. Two-thirds of these households are below the median household income of \$53,879.

This has resulted in an increasing concern by both local government and housing professionals on the availability of affordable housing in Milwaukee. For example, in 2018, Mayor Tom Barrett pledged to improve affordable housing opportunities for 10,000 households in the City over ten years (the "10,000

Homes” initiative), and includes projects related to single-family home rehabilitation to larger, multi-unit housing construction.

1. **Need for additional accessible housing for persons with disabilities and seniors:** The SEWRPC study also showed that the demand for accessible housing exceeds, and will continue to exceed, the supply. Also, this is documented in the needs assessment section on special needs, as well as the City’s 2019 Housing Affordability report. Accessible housing is a significant concern, since the average household income for persons with disabilities is half that of others, on average.
2. **Need for supportive housing or housing with services:** There is a continuing need for affordable and safe permanent housing units, and units with supportive services for those who are homeless, or who are persons with physical, mental health or developmental disabilities. Access to services, along with subsidized rent programs, leads to longer-term successful outcomes around housing stability.
3. **Need for housing for larger families with children:** Larger families (3 or more bedrooms) have a more difficult time finding quality affordable housing as documented in the 2019 Housing Affordability Report, as well as feedback from service providers. Thus, there is a need for some larger housing units (3-5 bedrooms).

Describe the need for specific types of housing:

As described above, there is a significant need for more affordable housing for low-income households; more accessible housing for seniors and persons with disabilities; more supportive housing; and more units for families (3-5 bedrooms).

In addition to the need for quality affordable rental housing, there is also a market opportunity for quality affordable modest single-family homes for first-time homebuyers. Many first-time homebuyers have a difficult time navigating the current market, which includes tight inventory and availability of programs such as down payment assessment and credit programs targeted for low- to moderate-income buyers.

Additionally, the most immediate needs of residents of public housing and Housing Choice Voucher holders include:

1. Assistance with economic self-sufficiency and employment. This is partially caused by an imbalance between the location of affordable housing, location of jobs and employment centers in the Milwaukee metro area, and the need for transportation options.
2. The need for assistance with, and coordination of, supportive services needed by seniors and persons with disabilities to continue living independently.
3. The need in public housing (and especially for Housing Choice Voucher holders) for 3, 4, and 5 bedroom units that are decent, safe, sanitary, and affordable, including units accessible for people with disabilities.

Lastly, the HUD Consolidated Planning community input process included feedback from both residents and housing professionals that they are interested in exploring non-traditional, creative approaches to develop more safe, affordable housing in the City. This would include new types and styles of housing that could support age-in-place or non-traditional family structures, rent-to-own or cooperative ownership models, and improve the safety and quality of Milwaukee's older housing stock.

Discussion

n/a

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Local data consultants Data You Can Use (DYCU) provided additional trends analysis on housing cost trends since the previous Consolidated Plan (2015-2019). They found that the median home value has dropped by 16% from \$140,000 in 2010 to \$118,000 in 2015 and the median contract rent has increased by 8% from \$600 in 2010 to \$648 in 2015. Additional detail on this analysis is included in the Appendix.

The City of Milwaukee's 2019 Affordability Report includes significant analysis on the cost of housing relative to the county, noting the City has an a number of housing units at a wide range of price points, as well as a large percentage of units that meet the definition of "naturally occurring affordable housing" for households at 60% AMI or below.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	138,300	118,200	(15%)
Median Contract Rent	585	648	11%

Table 31 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	27,450	20.6%
\$500-999	93,090	69.9%
\$1,000-1,499	9,235	6.9%
\$1,500-1,999	2,180	1.6%
\$2,000 or more	1,245	0.9%
Total	133,200	100.0%

Table 32 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	10,115	No Data
50% HAMFI	55,235	16,255
80% HAMFI	102,590	39,570
100% HAMFI	No Data	52,195
Total	167,940	108,020

Table 33 – Housing Affordability

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	611	742	911	1,152	1,298
High HOME Rent	611	742	911	1,152	1,298
Low HOME Rent	611	725	870	1,005	1,121

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The economic impact of the Great Recession and mortgage foreclosure crisis has had a significant, detrimental, and an ongoing effect on city households. While assessed housing values throughout the City overall have recovered from the Great Recession, the recovery has not been even across city neighborhoods, and about 1/3 of homes continue to see declining values. Since 2010, the neighborhoods experiencing the greatest declines in assessed values (greater than 50%) are also those experiencing the negative effects of concentrated poverty, low household incomes, population decline, and low/declining homeownership rates. So while the cost of housing may seem comparatively low in many Milwaukee neighborhoods, real household incomes and the ability to pay for housing have been declining this decade when controlling for inflation.

Additionally, the City has seen a net decrease in owner occupied households of more than 15,000 households since 2010, increasing pressure on the rental market for quality affordable housing. While the City of Milwaukee currently has an adequate supply of housing (250,000 units) to accommodate all Milwaukee households (230,500), housing that is affordable and does not result in cost burden is out of reach for many Milwaukee households.

This shortage of affordable units is most dramatic for low-income households. As described in the 2019 Housing Affordability report, there are currently about 37,000 Milwaukee households that earn less than \$20,000 per year and pay more than half of their income on housing. To avoid a housing cost burden, these households would at most be able to afford a unit at \$500 or less per month. 2017 rental supply data indicated a deficit of about 33,400 units to meet the household need.

How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability of housing is a growing problem. As documented earlier in Needs Assessment sections NA 10-25, the number of households that experience housing cost burden has increased since the last

Consolidated Plan process. Data You Can Use (DYCU) provided additional trends analysis on housing stock trends since the previous Consolidated Plan (2015-2019), finding that there was an increase in additional rental units between 2011-2015, with slight increases in the number of units for renter households at the 30-50% Area Median Income (AMI) range, but an increase in units available to households at the 50-80% AMI range.

DYCU also looked at the affordability of housing stock for owners. Again, there was an overall increase in owner units from the last consolidated planning period, with a small gain in units for households at 30-50% AMI and 50-80% AMI, but a slight decrease in units available for households at the 80-100% AMI. Additional detail from DYCU is included in the Appendix.

The decrease in owner occupied households since the Great Recession continues to have an impact, by increasing the number of renters in the market along with a potential increase in rental rates. Although Milwaukee has relatively affordable rents and a moderate vacancy rate of 10.6%, both household and per capita incomes in the City are significantly lower than surrounding communities, impacting affordability. The shortage of affordable units is more significant for low-income households.

The recovery in home value has varied across the City, and areas with some of the oldest housing stock coincide with areas that have lower owner occupancy and higher poverty rates. While a household making the City median income is able to afford the median priced home in the City, owners do need to earn \$40,000-\$80,000 per year to avoid being cost-burdened (p. 23 City of Milwaukee 2019 Housing Affordability Report). While mortgage loan interest rates continue to remain near historical lows, lack of down payment savings, access to credit, and amount of household debt are all key barriers to accessing mortgage credit.

Recent trends also show a decrease in owner-occupancy accompanied with an increase of investor-owners. The popularity of houses owned by limited liability companies (LLCs) has drastically increased, is concentrated in single-family homes and duplexes, and quadrupled from 2005 to 2019. The number of landlords residing outside the City has also greatly increased. Half of all rented properties are now owned by someone outside Milwaukee. From 2005 to 2019, the holdings of suburban landlords grew 70%, from nearly 7,700 properties to more than 13,000. During that same period, residential properties owned by someone who lives in Wisconsin but not in the suburbs grew from just under 1,000 to nearly 2,300. Landlords with addresses outside Wisconsin quadrupled their holdings over the last 15 years from 1,300 properties to more than 5,800. [Thousands of Milwaukee homes are no longer owned by city residents in a massive transfer of wealth since the Great Recession, Gousha & Johnson, Milwaukee Journal Sentinel, 1/30/20].

Additionally, the City is also keeping a close eye on potential displacement in neighborhoods surrounding downtown which has seen increased development. The Department of City Development's 2018 report, "A Place in the Neighborhood: An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee" outlines a series of strategies focused on creating and preserving affordable housing in areas that have rising housing costs.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The following are estimates of median rents from the 2018 American Community Survey:

- 1 bedroom units: about \$670 per month
- 2 bedrooms: about \$826 per month
- 3 bedrooms: about \$979 per month

The 2019 HOME rents / Fair Market Rent (FMR) rates from HUD for Milwaukee-Waukesha-West Allis are \$753 for a 1 bedroom, \$918 for a 2 bedroom, and \$1,167 for a 3 bedroom. The HOME rents are a bit higher than estimated median rents for the City of Milwaukee, but may reflect rates for communities surrounding the City. [Source: <https://www.huduser.gov/portal/datasets/fmr.html#2019>]

Data You Can Use (DYCU) provided additional trends analysis on changes in rent paid since the previous Consolidated Plan (2015-2019). They found that overall, there is an increasing trend in rents paid with fewer low, and more moderate to middle level rents. Specifically, a 9% decrease in the number of rents paid under \$500; a 6% increase in the number of rents between \$500 and \$1,000; and a slight 3% increase in the number of rents paid over \$1,000. Additionally, DYCU found that the FMR has increased over time, particularly for efficiency, 1-2 bedroom and 4-bedroom units. Both the low and high HOME rents have also increased across all unit numbers of bedroom categories. Additional detail from DYCU is included in the Appendix.

While the costs of housing seem comparatively low in many areas of Milwaukee, real household incomes and the ability to pay for housing have been declining over time when controlling for inflation. Additionally, the economic impacts of COVID-19 on household income have had a disproportionate impact on low-income households and communities of color, which will exacerbate existing disparities in accessing safe, affordable housing. Until household incomes start to rise and the poverty rate begins to decrease, affordability will continue to be a challenge for many households.

There is general consensus among affordable housing experts that to address the housing needs of very low income households (the largest group of households without access to affordable housing in Milwaukee), raising household incomes or providing a voucher type support or public housing option may be the only way to adequately address their housing needs. The amount of resources required to meet the needs of this group is immense and likely beyond the scope of local government to do at a meaningful scale.

Discussion

n/a

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Below is data provided by HUD's Integrated Disbursement and Information System (IDIS) as part of the Consolidated Plan development. Note these figures are the most recent data provided by IDIS.

Definitions

While the age of a housing unit is not an absolute predictor of housing quality, it can signal likely code compliance problems, especially an increased likelihood of the presence of lead-based paint. Out of all of its housing programs, the City of Milwaukee invests a significant portion towards programs that assist owners with home maintenance needs as noted in the July 2020 Wisconsin Policy Forum report "Laying the Foundation: An overview of City of Milwaukee affordable housing programs and priorities."

In general, if the cost of rehabilitation exceeds 50 percent of the homes value then it is a candidate for raze consideration or substandard condition. However, this guideline is far to often the case with in the majority of our target neighborhoods and would likely result in the demolition of hundreds of residential properties a year. Working with large developers, the Department of City Development has been able to package "substandard condition but suitable for rehabilitation" properties and local resources to prevent the demolition of these properties.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	31,995	33%	68,600	52%
With two selected Conditions	880	1%	4,475	3%
With three selected Conditions	50	0%	465	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	64,680	66%	59,660	45%
Total	97,605	100%	133,200	100%

Table 35 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,815	4%	6,045	5%
1980-1999	4,345	4%	11,475	9%
1950-1979	43,725	45%	51,080	38%
Before 1950	45,720	47%	64,600	49%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	97,605	100%	133,200	101%

Table 36 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	89,445	92%	115,680	87%
Housing Units build before 1980 with children present	4,220	4%	1,265	1%

Table 37 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 38 - Vacant Units

Data Source: 2005-2009 CHAS

Vacant Units

Table 40 - Vacant Units

Data Source: Department of City Development

Need for Owner and Rental Rehabilitation

The need for home maintenance and repair resources in Milwaukee has increased since the Great Recession, when declining home values meant a loss of equity and a decreased ability to access credit for critical home repairs. The 2019 Housing Affordability Report found that 31% of homeowners in the City have high monthly costs, paying 30% of their income on housing (table 4, p.9). For these homeowners, this leaves little room for financial resources for home maintenance costs.

Aging housing stock and the risk of lead-based paint hazards are strongly connected to the physical health of residents. Community Advocates Public Policy Institute released a report in February 2020 that noted that the average age of rental housing in the City of Milwaukee is 68 years, making it some of the

oldest in the state (“Home is Where our Health Is: Policies to Improve the Health of Renters in Milwaukee and Beyond” p. 40).

Data You Can Use (DYCU) provided additional trends analysis on changes in both owner and rental properties since the previous Consolidated Plan (2015-2019). They looked at properties with 1 or more housing conditions, finding very little change, with just over 50% of renter-occupied units with 1 housing condition in both time periods. Additionally, the number of owner and renter occupied properties built before 1980 has remained stable during that time period. However, they did find a shift in ownership patterns, with 10,170 fewer owner-occupied properties and 7,022 more renter-occupied properties, which was also discussed previously in this section. Additional detail from DYCU is included in the Appendix.

On the purchase side, the programs such as the Strong Neighborhoods Homebuyer Assistance and Rental Rehabilitation that assist people in acquiring and rehab units with the goal of preservation speak to the ongoing need for programs that focus on the challenges of having predominantly older housing stock.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

HUD requires property owners to disclose the presence of lead-based paint before renting any housing that was built before 1978. As described earlier in this section, over 80% (around 229,000) of the housing units in the City were built before 1980, which indicates the potential for lead-based paint hazards in a significant number of city housing units. About half of that number (54%) were built before 1950. The Community Advocates healthy housing report also notes that Milwaukee’s lead exposure risk is among the highest in the nation and disproportionately affects low-income neighborhoods, estimating there are likely over 120,000 housing units that could have lead-based paint hazards based on the age of Milwaukee’s housing stock (p. 42).

Additionally, the Milwaukee Health Department utilizes data from Wisconsin on the number of children enrolled in Medicaid for their outreach on lead-based hazard testing. It is estimated that 85% of the children in the Milwaukee area under 72 months are enrolled in Medicaid. The City of Milwaukee Health Department continues to secure HUD funding specifically to address lead-based paint hazards. Lastly, COVID-19 has also impacted the City’s ability to test children for lead exposure, with testing rates down by an average of about 33% due to the pandemic and public health restrictions.

Discussion

n/a

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of Milwaukee (HACM) is a national leader in public housing, and has consistently provided safe, affordable housing to Milwaukee families, seniors, and disabled adults for over 70 years.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	3,599	5,945	144	5,801	939	335	706
# of accessible units			1,495						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Housing Authority of the City of Milwaukee has developed and manages just over 20 public housing developments, and six scattered site developments, totaling 3,762 units. About 2,631 are public housing units, 940 are project-based voucher units, 165 are LIHTC only units, and 26 are market rate units. A significant number of designated for seniors and/or persons with disabilities, with some designated as family housing.

See the attached Appendix for a complete list of public housing developments that are included in HACM's Agency Plan and approved by HUD.

Public Housing Condition

Public Housing Development	Average Inspection Score
Arlington Court	n/a
Becher Court	76
Cherry Court	RAD
College Court	55
Highland Gardens	RAD
Holton Terrace	89
Lapham Park	RAD
Lincoln Court	81
Locust Court	48
Merrill Park	93
Mitchell Court	95
Olga Village	RAD
Riverview	73
Townhomes at Carver Park	52
Highland Homes	35
Hillside Terrace	42
Parklawn	37
Westlawn Gardens	RAD
Westlawn Gardens Scattered Sites	RAD
Victory Manor	RAD
Scattered Sites South (688)	42
Scattered Sites North and West (691)	35
Scattered Sites Milwaukee (694)	42
Cherry Court HOPE VI Scattered Sites (693)	39
Scattered Sites Tax Credit (698)	RAD
Scattered Sites Tax Credit II (675)	RAD

Table 40 - Public Housing Condition

Public Housing Condition Report

HACM contracts with Friends of Housing, a 501(c)(3) nonprofit to manage a large number of its public housing developments. HUD hires third party inspectors to assess the physical condition of public housing units; the most recent results of these physical inspection scores are provided

Table 42 - Public Housing Condition

Data Source: Housing Authority of the City of Milwaukee

above.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Recent physical inspection scores and the physical needs assessments support the fact that the Housing Authority of the City of Milwaukee (HACM) faces \$198 million in deferred non-emergency capital repairs/maintenance for its public housing inventory. HACM has chosen to utilize a variety of tools including the Rental Assistance Demonstration (RAD) program and Section 18 disposition that HUD has provided to access funding to address the capital needs and to sustain public housing for the future.

RAD was created in 2012 in order to give public housing authorities (PHAs) a powerful tool to preserve and improve public housing properties and address the \$35 billion dollar nationwide backlog of deferred maintenance. RAD allows for public housing units to convert to project-based voucher units, maintaining subsidy while stabilizing revenue.

- RAD allows public housing agencies to leverage public and private debt and equity in order to reinvest in the public housing stock. This is critical given the backlog of public housing capital needs.
- In RAD, units move to a Section 8 platform with a long-term contract that, by law, must be renewed in perpetuity. A Use Agreement is also recorded under RAD further enforcing HUD's long-term interest. This ensures that the units remain permanently affordable to low-income households.
- Residents benefit from a right of return, a prohibition against re-screening, and robust notification and relocation rights. Residents continue to pay 30% of their adjusted income towards the rent, maintain the same basic rights as they possess in the public housing program, and gain a new option to request tenant-based assistance if they wish to subsequently move from the property.
- RAD maintains the ongoing public stewardship of the converted property through clear rules requiring ongoing ownership or control by a public or non-profit entity.
- RAD is highly cost-effective, relying on shifting existing levels of public housing funds to the Section 8 accounts as properties convert.
- RAD also enhances housing options for existing residents by providing a choice mobility option after one year of living in a RAD project-based voucher unit.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority of the City of Milwaukee (HACM) will address the physical condition of its public housing developments over the next five to ten years by utilizing the tools that HUD has created (Rental Assistance Demonstration or RAD; Section 18 Disposition, Choice Neighborhoods, etc.) as well as mixed finance developments through pursuit of low-income housing tax credits (LIHTC) and other financing options.

Additionally, green building and sustainable development approaches can bring new resources to improve public housing units. HACM has been a national leader in this area, steadily increasing its commitment to environmental sustainability through a number of techniques including deconstruction and recycling of demolished building materials; use of Energy Star appliances; ground source heating/cooling; upgraded weatherization in older buildings and construction techniques that increase energy-efficiency in new homes and multifamily buildings; use of sustainable materials such as bamboo, stained concrete flooring and recycled materials; the reduction of storm-water run-off through rain gardens, green roofs and bio-swales; and use of solar power.

Other strategies that HACM is using to improve the living environment of low-income and moderate-income families living in public housing include:

- Continue to explore and expand partnerships with nonprofits and other agencies that provide quality services for public housing residents and other community residents, such as youth-serving agencies, community centers, early childhood centers, schools, health clinics, etc.
- Continue partnerships with agencies that provide or coordinate supportive services necessary to sustain independent living for seniors and persons with disabilities living in public housing and explore funding opportunities to sustain such services.
- Continue and expand efforts to improve the economic self-sufficiency and employment of public housing residents, including job search assistance, linkages to job training, transportation, child care and other supportive services to overcome barriers to employment.
- Continue and expand efforts to improve the educational attainment of children living in public housing. This includes strategies to ensure children attend school regularly, do not drop out of school and graduate from high school. Strategies include linkages to supportive services and after-school programs, parental involvement, and crisis intervention.
- Continue to offer financial literacy education linked with asset-building strategies such as Individual Development Accounts (IDAs) or Family Self Sufficiency (FSS) escrow accounts for both public housing residents and Housing Choice Voucher participants.
- Continue efforts to transition families from public housing and/or rent assistance to homeownership through our economic self-sufficiency, asset-building, and homebuyer counseling programs.

Discussion:

n/a

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The following section contains information provided by the Milwaukee Continuum of Care (CoC) service providers, the Homeless Management Information System (HMIS), and publicly-held data sources. The CoC is the entity responsible for coordinating Milwaukee's annual permanent supportive housing program application also known as the Continuum of Care Program Grant to HUD, and for planning, organizing, and evaluating the continuum of services for individuals and families experiencing homelessness.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	261	0	45	258	0
Households with Only Adults	410	57	104	1,425	0
Chronically Homeless Households	0	0	0	510	0
Veterans	0	0	75	539	0
Unaccompanied Youth	28	0	17	0	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Unaccompanied Youth: Year round Beds Current and New: Answer 28 (ages under 18)Unaccompanied Youth: Transitional Housing Beds Current and New: Answer 17 (ages 18-24)Data Source: Milwaukee CoC: December 2019

NOTE:

No additional emergency shelter capacity is required or planned. While emergency shelter and transitional housing are resources for individuals and families in greatest need who have no other housing option in the community, the Milwaukee CoC focuses on creating access to more

permanent housing so individuals experiencing homelessness can be transitioned more quickly out of shelters, which allows the current number of shelter beds to serve more people.

Reallocation of a minimum of two CoC-funded transitional housing projects (40 beds) to permanent supportive housing for chronically homeless individuals and families is planned by 2021 with additional reallocations to follow to respond to the permanent housing needs of special populations. Special populations will continue to receive emergency shelter and transitional housing services tailored to their unique needs. Included in this category are veterans, veterans' families, domestic violence victims, individuals with HIV/AIDS, and unaccompanied youth.

Additionally, in response to COVID-19 and with emergency funds provided by the federal and state governments, shelter capacity was expanded rapidly to accommodate social distancing requirements. This emergency effort warrants further examination as a potential long-term response to addressing homelessness.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

While the traditional components of the homeless services system are working, feedback from CoC providers indicates that there is variability in the nature and level of services provided beyond shelter/housing and the sustainability of permanent supportive housing services is jeopardized by a lack of consistent funding support.

Case management is central to the ability of homeless clients to identify their needs and access the services and benefits that will address those needs. All homeless service providers utilize some level of case management in their work with clients. Case management alone, however, is not sufficient to address many of the serious needs presented by homeless clients. Case managers must be able to access the resources of mainstream institutions such as the workforce development system or the behavioral health system or develop strategies to provide similar services in-house. Below is a summary of the key points of feedback from providers in specific areas of mainstream services.

Mental Health: Milwaukee County mainly provides mental health services for this population. These include Comprehensive Community Services (CCS), Community Support Programs (CSP), and Targeted Case Management (TCM). There is very little available to assist adults in families with mental health needs, especially if they do not have someone that can care for their children. Access to affordable health care is less than adequate, and access to psychiatry and other mental health resources are limited. The integration of mental health and homeless service systems is very poor. CCS is a good Medicaid Waiver program that gives recovery-focused individuals access to a vast array of supportive services, but does require people to participate in a mental health recovery plan, which can be a barrier for those who are not able to agree to that requirement (but still need the supportive services).

Employment Services: Many traditional employment services are difficult for those experiencing homelessness to access, and these services have not been the best fit for this population even when they are able to access them. Many families are accessing employment services through W-2, but they do not end up employed. Working with entities that provide services beyond job placement (such as coaching) has been more successful. Additionally, employment agencies that have strong relationships with employers have had more successful placements. Employment agencies such as Goodwill and EasterSeals have seen more success when developing strong partnerships with agencies that serve this population. With the implementation of Coordinated Entry, agencies have seen an increase in clients with high needs, especially in terms of disabilities, and for whom SSI/SSDI would be more appropriate than employment.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Milwaukee's Continuum of Care (CoC) includes nearly 20 members that provide a range of services for those experiencing homelessness. Visit www.milwaukeeecoc.org for more information. Additionally, there are about nine agencies that are not current members of the CoC, but provide services to homeless persons. Because of the unique nature of each homeless service provider, there is variability in the nature and level of services provided beyond the provision of shelter/housing. Many also provide services specifically for special needs populations.

A complete list of agencies that interact with the homeless services system is included in the attached Appendix.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

As described in NA-40 (Non-Homeless Special Needs assessment), the following groups were identified as requiring a specific focus on their needs: individuals living with HIV/AIDS, seniors/elderly, veterans, people with disabilities, those that were formerly incarcerated, immigrants and refugees.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 42– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

HOPWA Assistance Baseline Table

Table 44– HOPWA Assistance Baseline

Data Source: City of Milwaukee HOPWA CAPER Performance Profile (1/1/18 to 12/31/18)

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Section NA-40 provides detail on the needs of special needs groups, noting that supportive services such as employment and job training, access to legal services, healthy food, mental and physical health care would benefit all. Below is some additional information on providers and services available for specific groups.

Individuals Living with HIV/AIDS

Vivent Health and Richard's Place provide supportive services and housing assistance to persons living with AIDS. Currently there are 23 Transitional Housing beds funded through HOPWA (Wisconsin House, Elena's House and Richard's Place), with more clients were served in coordination with the CoC. There

are currently no designated permanent supportive housing units as part of HOPWA; most housing assistance is via Short-term Rent, Mortgage & Utility Assistance (STRMU), averaging about 135-140 people per year and varies based on both funding available and requests for this type of assistance.

As described in NA-40, HOPWA service providers shared that supportive housing needs for this group includes assistance with coordinating health care, accessing needed medications, training on medication management, securing housing, managing finances, food access, and legal services.

Seniors/Elderly, People with Disabilities and Veterans

While a growing number of public housing facilities and other affordable housing developments in Milwaukee are dedicated to meeting the needs of seniors, there is still a need for additional permanent supportive housing for this population. In MA-25 (Public & Assisted Housing), 14 out of 20 HACM/public housing developments (not including scattered sites) are designated for seniors and/or people with disabilities either in their entirety or with a set number of units. Milwaukee County Department of Aging provides supportive services to seniors; CoC members, and several neighborhood-based and/or community organizations also connect seniors to resources such as home repair, maintenance, and basic needs.

Disability Rights Wisconsin helps coordinate service providers through a variety of coalition-based activities and produces a family-friendly guide to services in Milwaukee County for special needs children, youth and their families. Milwaukee County's Disability Resource Center provides individuals with information and assistance with resources, programs, and services, including disability accommodations, housing, day programs, in-home health services, supportive employment and other work programs, transportation, etc.

Milwaukee has a number of nonprofit organizations that focus specifically on serving people with disabilities, providing a wide range of supportive services and assistance (Broadscope, Easter Seals, IndependenceFirst, Milwaukee Center for Independence). MA-30 (Homeless Facilities and Services), provides a list of service providers that assist veterans with a wide range of needs related to housing and basic needs. Revitalize Milwaukee provides free, critical home repairs and comprehensive services to low-income seniors, veterans, and people with disabilities.

Other

Formerly Incarcerated: Several service providers (Alma Center, Genesis, Project Return, The Benedict Center, Wisconsin Community Services) provide assistance with a range of issues connected to stable reentry, such as housing, employment, trauma-informed care, etc. The Milwaukee Reentry Council is a community-member facilitated committee created by the Milwaukee Community Justice Council in late 2016 and works across sectors to serve this population.

Immigrants & Refugees: This population faces unique challenges related to daily living in a new country, including navigating cultural and language barriers, the U.S. legal system, and securing financial and housing stability. The International Institute of Wisconsin and Lutheran Social Services are the two largest service providers in Milwaukee.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Milwaukee CoC has strong partnerships with behavioral and physical health institutions. Any person being discharged from an institution is connected to the Coordinated Entry System for connection both permanent and emergency housing. In particular, the Milwaukee County Housing Division has 1 FTE dedicated just to housing navigation for those leaving physical health institutions.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Milwaukee will work with Milwaukee County and other networks that serve the special needs populations described in this section and in NA-45 to meet their supportive housing needs. Stable housing is closely linked to the success of larger outcomes related to financial stability, improved physical and mental health, and securing employment.

For example, the use of Tenant Based Rental Assistance and/or Short-term Rent, Mortgage & Utility Assistance (STRMU) has proven effective in helping people stabilize their housing situation so they can be connected to other supportive services. Service providers have shared that there is a greater need for more permanent supportive and transitional housing programs that serve individuals living with AIDS, veterans, and the formerly incarcerated. Additionally, supporting case management and peer-support models is a critical component to people being able to access a wide range of consistent supportive services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above; the activities would follow the same approach.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

One of the most significant barriers to affordable housing in the City of Milwaukee is that household income has not kept pace with the cost of housing. More people are spending a significant amount of their income on housing costs and generally have difficulty finding safe and decent housing in the private market. This was described in greater detail in the Needs Assessment sections on housing cost burden (NA 15-30).

The median household income in the City is significantly lower than surrounding communities; poverty and unemployment rates are significantly higher than in the metro area, indicating that there is strong demand (and need) for affordable units as the City of Milwaukee is home to a high percentage of the region's low income households. The gap in supply of affordable rental units is greatest for very to extremely low-income.

Additionally, the significant decline in both the number and percentage of households that owned their own homes since the Great Recession, along with an increase in investor-owned properties has created barriers to affordable homeownership in the market. The city's older housing stock presents challenges as the cost of home repair/maintenance can be prohibitive for low- to moderate-income households and/or owners with high monthly housing costs.

Nearly 68% of respondents to the Consolidated Plan community survey stated that housing discrimination was common in Milwaukee County. There is still often community opposition to affordable housing developments both in city neighborhoods, but also in other jurisdictions in the region.

Lastly, Milwaukee's continued standing as one of the most segregated cities and metro areas in the country is a result of a long history of structural and institutional racism. The legacy of past "redlining" practices continues to manifest in deep racial and economic inequalities in the region, including a persistent and startling racial wealth gap.

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In 2019, the City of Milwaukee participated in a collaborative "Regional Analysis of Impediment to Fair Housing" as part of the *Affirmatively Furthering Fair Housing (AFFH)* requirement by HUD. Although HUD effectively suspended implementation of the agency's 2015 AFFH regulation in January 2018, the City and its partners agreed to move forward with the analysis, which was released for public comment in November 2020 and will be submitted with the City's 2020-2024 Consolidated Plan.

The analysis included the counties of Milwaukee, Jefferson, Ozaukee, Washington, and Waukesha, plus the municipalities of Wauwatosa and West Allis. The resulting analysis was completed in 2020, and took a deeper look at some of the longstanding systemic problems that plague the region. These impediments range from and are not limited to:

- Lack of regional strategy and housing plan
- Lack of regionally dispersed affordable housing
- Restrictive land use regulations and exclusionary zoning ordinances
- Prevalent “NIMBYism” or fear of others in some communities
- Strong jobs-housing-transit mismatch across the region
- Lack of fair housing guidance and enforcement
- Lack of accessible housing for persons with disabilities
- Racial disparities in homeownership
- Overcrowded housing
- Extensive use of evictions

The assessment also found that Milwaukee, being the largest City of the collaborative, has some distinguishing characteristics that deserve special attention (although some were also shared by the older suburban cities in the collaborative). These characteristics include:

- Gentrification in some neighborhoods surrounding the downtown area
- A lack of private investment in specific neighborhoods
- Racial and ethnic disparities in mortgage lending, insurance and appraisal practices
- A lack of awareness of fair housing laws

Lastly, barriers to affordable housing development outside the City continue to prevent affordable housing for families from being developed for the most part anywhere except in the City of Milwaukee. While the region is seeing new affordable housing development announcements in the surrounding communities, the issues described above are still very prevalent in Milwaukee and contribute to our region’s extreme racial segregation.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The following section provides data and summary research of the major economic and workforce conditions present in the City of Milwaukee.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	322	36	0	0	0
Arts, Entertainment, Accommodations	27,112	27,511	13	12	-1
Construction	5,272	5,689	3	2	-1
Education and Health Care Services	55,602	63,963	27	27	0
Finance, Insurance, and Real Estate	13,891	22,986	7	10	3
Information	4,326	7,313	2	3	1
Manufacturing	30,725	27,849	15	12	-3
Other Services	8,498	11,349	4	5	1
Professional, Scientific, Management Services	18,076	29,436	9	13	4
Public Administration	0	0	0	0	0
Retail Trade	23,345	18,067	11	8	-3
Transportation and Warehousing	8,135	9,064	4	4	0
Wholesale Trade	8,549	11,089	4	5	1
Total	203,853	234,352	--	--	--

Table 43 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Business Activity

Business by Sector	Number of Workers	Number of Jobs	% Share of Workers	% Share of Jobs	% Jobs less workers
Agriculture, Forestry, Fishing and Hunting	289	28	0.1%	0.0%	0.1%
Mining, Quarrying, and Oil and Gas Extraction	62	27	0.0%	0.0%	0.0%
Utilities	698	1,643	0.3%	0.5%	-0.3%
Construction	5,523	5,689	2.1%	1.9%	0.2%
Manufacturing	31,259	27,382	11.8%	9.1%	2.7%
Wholesale Trade	8,475	11,514	3.2%	3.8%	-0.6%
Retail Trade	24,838	20,304	9.4%	6.7%	2.6%
Transportation and Warehousing	8,643	9,096	3.3%	3.0%	0.2%
Information	4,209	6,050	1.6%	2.0%	-0.4%
Finance and Insurance	10,528	18,162	4.0%	6.0%	-2.0%
Real Estate and Rental and Leasing	2,877	3,912	1.1%	1.3%	-0.2%
Professional, Scientific, and Technical Services	10,359	17,302	3.9%	5.7%	-1.8%
Management of Companies and Enterprises	8,364	14,537	3.2%	4.8%	-1.7%
Administration & Support, Waste Management and Remediation	25,668	22,643	9.7%	7.5%	2.2%
Educational Services	22,132	28,721	8.4%	9.5%	-1.2%
Health Care and Social Assistance	51,092	55,205	19.3%	18.3%	1.0%
Arts, Entertainment, and Recreation	5,173	7,889	2.0%	2.6%	-0.7%
Accommodation and Food Services	24,700	24,384	9.3%	8.1%	1.2%
Other Services (excluding Public Administration)	8,309	11,213	3.1%	3.7%	-0.6%
Public Administration	11,634	15,820	4.4%	5.2%	-0.9%
TOTAL	264,832	301,521	100.0%	100.0%	0.0%

Table 45 - Business Activity

Data Source: PIC (PIH Information Center)

Business Activity-Table

Labor Force

Total Population in the Civilian Labor Force	297,790
Civilian Employed Population 16 years and over	262,725
Unemployment Rate	11.77
Unemployment Rate for Ages 16-24	28.44
Unemployment Rate for Ages 25-65	7.70

Table 44 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	48,110
Farming, fisheries and forestry occupations	11,060
Service	37,730
Sales and office	59,635
Construction, extraction, maintenance and repair	14,410
Production, transportation and material moving	17,255

Table 45 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	181,435	72%
30-59 Minutes	57,075	23%
60 or More Minutes	11,985	5%
Total	250,495	100%

Table 46 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	22,885	5,250	22,135

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	55,055	8,260	24,375
Some college or Associate's degree	67,520	7,760	19,265
Bachelor's degree or higher	64,505	2,425	8,100

Table 47 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	975	3,885	4,730	8,875	6,370
9th to 12th grade, no diploma	11,745	9,205	8,400	15,170	8,445
High school graduate, GED, or alternative	21,420	24,485	21,610	41,600	20,235
Some college, no degree	33,780	25,070	16,460	30,570	9,755
Associate's degree	1,615	6,870	5,860	9,765	2,135
Bachelor's degree	6,290	22,810	11,325	16,235	5,605
Graduate or professional degree	355	7,865	6,390	10,440	4,160

Table 48 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,135
High school graduate (includes equivalency)	24,858
Some college or Associate's degree	28,144
Bachelor's degree	42,340
Graduate or professional degree	56,145

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors within our jurisdiction are Health Care and Social Assistance, Manufacturing, Administration & Support/Waste Management & Remediation, Retail, Accommodation & Food Services, and Educational Services.

The table also shows that as of the 2016 data, there was a surplus of jobs in Manufacturing, Retail, Administration & Support/Waste Management & Remediation, Accommodation & Food Services, and Health Care & Social Assistance. The following chart shows how they rank in terms of share of workers and share of jobs.

Major Employment Sectors - City of Milwaukee

Data Source: PIC (PIH Information Center)

Describe the workforce and infrastructure needs of the business community:

Loss of Jobs in Higher-Paying Sectors: Even though manufacturing, which generally pays higher wages, is the second largest sector for employment in Milwaukee, the sector has continued to lose jobs over the past two decades. Over that same time, jobs in lower-paying sectors have been added. The fastest growing sector continues to be health care/social assistance, which pays an average wage that is less than manufacturing. Average pay during this time has increased very slightly, but in real dollars, Milwaukee households are earning less than they did in 2000.

Demographic Changes: The rapidly growing Latino demographic is driving population growth in the City. Without this the City's population would remain flat or decrease. While the growing Latino population means more workers for businesses, educational attainment is relatively low but rising. Latinos are greatly underrepresented in high-wage occupation; many of those are among the fastest-growing in the region (Upward Mobility - Public Policy Forum).

Number of Workers Available: Milwaukee faces a worker quantity challenge. The number of retiring Baby Boomers nearly matches the influx of new workers, resulting in a slow-growing workforce and placing constraints on the ability of employers across all industries to hire talent. Many businesses report that the lack of available workers has hindered expansion (2019 Workforce Profile Milwaukee County).

Low Rates of Startup Activity: In 2017, Milwaukee was the lowest-ranked major metro area for startup growth activity according to the Kauffman Index. More innovation in terms of offering financing and technical assistance to new and early-stage existing businesses is needed, and to ensure everyone in Milwaukee benefits from these efforts, particularly communities of color.

Lack of Investment in Regional Transportation: Employers in the region continue to state that transportation is a barrier to hiring and retaining workers. Milwaukee's lack of a regional transportation system, sustainable resources for public transportation, and decreasing or flat revenues from the state

to support transportation and road infrastructure make it difficult for the City to address these challenges in a comprehensive way.

Employment and Access to Jobs Forecasts: The Southeastern Wisconsin Regional Planning Commission's SEWRPC long-range regional land use and transportation plan (VISION 2050) shows that estimates of population and household growth are lagging forecasts. The report also finds that estimates of employment are exceeding forecasts by about 3% to 10%, attributing this to the economic recovery experienced by the region since 2010. However, these projections were done prior to the COVID-19 pandemic and the resulting economic recession.

SEWRPC also completed an Equity Analysis as part of the update to VISION 2050 in early 2020. It found that if the transit recommendations in VISION 2050 were implemented, four times as many people of color, families in poverty and/or people with disabilities would have access to jobs. In fact, unless additional funding is invested in transit systems, a disparate impact to these population groups is likely.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

While comprehensive but not complete, listed below are programs/projects/developments are having an economic impact on the City of Milwaukee. The estimated total investment of these developments is about \$11.5 billion. A full description is included in the attached appendix.

City of Milwaukee-focused: 30th Street Industrial Corridor (an area of focus; includes BIDs, Century City and manufacturers); Bader Philanthropies Headquarters (formerly vacant building in the Harambee Community); Brew City Match (managed by LISC Milwaukee; supports small businesses and commercial corridors); Fiserv Forum / Deer District (\$524 million arena/convention area development); Greater Milwaukee Foundation and Medical College of Wisconsin (joint real estate investment); The Harbor District (\$100 million revitalization project south of Downtown); The Hop Streetcar (new transit investment of \$133.64 million); Northwestern Mutual Headquarters (\$450 million investment in downtown Milwaukee); Sherman Phoenix (\$4 million catalytic retail/incubator space project in an underserved neighborhood); UpStart Kitchen (incubator in a traditionally underserved urban neighborhood).

Regionally-focused: AdvocateAurora Health (\$50 million investment over five years to address disparities); Amazon Fulfillment Centers (Racine-Kenosha center employs around 1,000 people, estimated at \$105 million with a second center under construction in Milwaukee County); Foxconn (Racine-Kenosha area initially announced in 2017 as a \$10 billion development with significant job creation targets that have been scaled back); Regional Transit Leadership Council (launched in 2016 to address lack of regional transportation options and improve effectiveness and integration of existing transportation options).

New initiatives supporting Milwaukee's startup and entrepreneurship community: Advocate for Aurora's Invest MKE (technologies and innovations to make wellness easier and efficient); Jet Constellations' Milky Way Initiative (foster an inclusive tech scene); Kiva Greater Milwaukee (launched 2015 to provide micro-capital to small businesses); Northwestern Mutual Cream City Venture Capital (investing in startups based in SE WI); Startup Week Milwaukee (provides entrepreneurs with access to mentorship, capital, and talent); ScaleUp Milwaukee (launched 2013, accelerator and cohort programs to support entrepreneurs such as SPARC and Growth).

Weathering the Economic Impacts of COVID-19

While it is too early to fully gauge the impacts of the COVID-19/coronavirus pandemic on Milwaukee's economy, early indicators reveal that the City's business and employment landscape has already been altered in significant ways. According to the Wisconsin Policy Forum's COVID-19's Impact on Jobs in Wisconsin report, the hardest-hit sectors are accommodation and food services; arts, entertainment, and recreation; personal care services; and most types of retail trade not deemed essential.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to Table 49 (Educational Attainment by Employment Status), Milwaukee has about 132,000 working age people in the labor force that have some college or an advanced degree. Along with that, there are about 55,000 people with a high school diploma only and about 22,000 high school graduates that are not in the labor force. Additionally, there are an additional 22,885 people who have less than a high school diploma in the labor force. Educational attainment has a significant impact on the ability of people to access jobs with livable wages. For example, Table 51 shows that median earnings for someone without a high school diploma is \$19,135; for someone with some college median earnings at \$28,000; and for those with a Bachelor's degree or higher, \$42,000 and above. Additional trends analysis for this section was provided by Data You Can Use, which can be viewed in the Appendix. Beyond skills and education, Milwaukee's population is not growing fast enough to fill positions that are being vacated by retiring Baby Boomers and projected job growth. A countervailing factor is the automation of routine and repetitive tasks, meaning those with low or limited education are at risk of being displaced through automation. An estimated 56% of current jobs have the potential to become automated. There is a strong demand for workers in health care and education that is expected to continue well into the future. Employers in all sectors list problem-solving, communication, and collaboration as essential workforce skills, which are highly transferable across sectors. Computer and mathematical skills are projected to be in high demand, though the total number of positions that strongly require these skills is still relatively small. Overall, there is much space for improvement to upskill and retrain workers to be more competitive in the labor market as a significant portion of Milwaukee's population is not well-suited to current or future workforce opportunities. Table 46 shows that the unemployment rate for those ages 25-65 is 7.7%, which is relatively unchanged from the last Consolidated Planning period.

According to 2018 data from the American Community Survey, Milwaukee's unemployment rate varies among Whites alone (3.1%), not Hispanic or Latino (2.5%), Blacks alone (7.9%), and Hispanic or Latino origin (6.0%). The City has begun to look more holistically at employment and workforce challenges by recognizing that issues such as trauma and incarceration play key roles in employability, particularly for black males. Employ Milwaukee, the workforce development board in the City, utilizes a sector-based strategy. They promote regional partnerships among employers, educators, workforce development, economic development and other stakeholders that address the needs of high demand industries and occupations. Sector strategies are a proven mechanism for meeting the needs of employers for skilled workers and the needs of workers for employment.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There are numerous workforce training programs in the City of Milwaukee. The lead entity at the forefront of many of these initiatives is Employ Milwaukee, the area's workforce investment board and federally-funded workforce development agency (established in 2007). Employ Milwaukee is comprised of private businesses, local government departments, educational institutions, nonprofit/community groups, labor organizations, and foundations.

Additionally, there is the Milwaukee Area Workforce Funding Alliance (WFA), a consortium of private and public funders of workforce development programs and services, including education, job training and placement, and other supports. Members include local foundations, major regional employers and several public sector agencies. The collaborative's goals include advocating for policies that sustain effective workforce partnerships, strengthening and expanding the workforce system by leveraging local investments, building the capacity of the workforce system, improving career advancement opportunities for low-income individuals and helping employers get the skilled workers they need.

Generally, workforce development-related programs are supported through a mix of federal and state funds and focus on activities such as adult basic education and GED preparation to on-the-job training in several different industries, or assist inmates and offenders on probation or parole to secure employment. Many nonprofit / community-based organizations offer customized training programs (often in partnership with MATC and WCTC), or activities such as pre-employment training certificates for occupations (i.e. carpentry, machining, welding, heavy highway construction, underground construction, and utility line construction).

The Appendix includes a table that provides a fairly comprehensive list of workforce training programs active in the City of Milwaukee.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

In January of 2010 the City of Milwaukee adopted a Comprehensive Plan that consists of a Citywide Policy Plan and Area Plans. The Comprehensive Plan provides a guiding set of principles for which all City-related economic development plans follow. Additionally, the Milwaukee 7 (launched in 2005) was formed to create a regional, cooperative economic development platform for the seven counties of southeastern Wisconsin: Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington and Waukesha. Its mission is to attract, retain and grow diverse businesses and talent. The Milwaukee 7 Framework for Economic Growth leverages existing assets, like industry clusters, talent, ingenuity and entrepreneurship, and infrastructure and governance, outlining an array of potential new initiatives built around each.

Additionally, the Southeastern Wisconsin Regional Planning Commission (SEWRPC) works with Milwaukee 7 to prepare and update the CEDS for 2021-2025. This process brings together the public and private sectors to develop a strategic plan to diversify and strengthen the Region's economy. It also provides an understanding of ongoing economic development work, drawing heavily from the work of Milwaukee 7. The CEDS process meets Economic Development Administration (EDA) requirements for this work, which assists the region in securing Federal resources for economic development projects that benefit economically distressed areas.

In Fall 2020 SEWRPC hosted community input sessions with stakeholders. Presentations and input can be viewed at <https://www.sewrpc.org/SEWRPC/communityassistance/Economic-Development/ceds.htm>.

In addition to the region's CEDS and Milwaukee 7 activities outlined above, there are a number of other published plans that aim to positively impact economic growth in Milwaukee, including the City of Milwaukee's Growing Prosperity Plan, the MKE United Greater Downtown Action Agenda, and the Metropolitan Milwaukee Association's CareerX program. Each plan is designed to improve the overall economic growth of the City and region. Additionally, the Department of City Development regularly

updates Area Plans for Milwaukee neighborhoods, which often focus on key commercial corridors in the City.

Discussion

n/a

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

NA-15 (Disproportionately Greater Need Housing Problems and Cost Burden) provides detailed information and analysis on the concentration of housing problems. Overall, more households are experiencing 1 or more housing problems, with higher percentages at the lower income levels (0-50% AMI). As income increases, the need becomes more evenly spread across racial demographics; however, non-white households continue to be more disproportionately affected than the jurisdiction as a whole.

Additionally, according to U.S. Census data, Black householders paid out a higher proportion of family income for rental costs than did other renters, and make up 42% of those spending 30% to 50% of their income on housing and 51% of those spending over 50% of their income for housing. African-Americans are bearing a disproportionately greater cost burden for housing than other populations in Milwaukee.

While the City of Milwaukee has a very racially and ethnically diverse population, there are many neighborhoods that are highly segregated (particularly on the City's north side), and where more than 90% of residents are persons of color. Data You Can Use MKE Indicators project maps on the next page demonstrate the geographic segregation by race/Ethnicity [www.datayoucanuse.org/mke-indicators/]. These neighborhoods are also often the very same neighborhoods that have higher rates of extremely- to very-low income households and/or persons living in poverty.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Milwaukee is a City of 599,100 (*estimated*) people located within the greater Milwaukee Metropolitan Statistical Area (MMSA) which has a population of an estimated 1,576,236 people. There continues to be racial and ethnic concentrations both within the City of Milwaukee and in the MMSA. According to the U.S. Census there is a pattern of concentration of all minorities within the area generally considered to be the "central city." Most marked is the concentration of African Americans within the City limits and the fact that only 1.5% of the suburban population of the four-County Milwaukee Metropolitan Area is African American. The concentration still remains greatest for African Americans and has been noted by several local and national research studies.

Very low income households are concentrated in Milwaukee's near north, west, far northwest and south side neighborhoods. Low income households dominate census tracts which are contiguous to Milwaukee central city areas. Higher incomes (moderate and above moderate) are found in the surrounding areas. These areas are not strictly contiguous; there are several individual tracts with a median income noticeably different than those surrounding.

CDGA defines “areas of low income concentration”, as those census tracts where at least 51% of persons are considered low-moderate income according to HUD’s standards of 80% or less of the area median income. These areas are primarily the Neighborhood Revitalization Strategy Areas (NRSAs), which have been based on Year 2010 Census data and are described further in SP-10 (Geographic Priorities).

In each of the NRSAs, at least 80% of the total population falls within the HUD-defined low/moderate income category. There are however, other non-NRSA areas of low income concentration scattered throughout the City where at least 51% of persons are considered low-moderate income according to HUD’s standards of 80% or less of the area median income. CDGA defines areas of minority concentration as those census tracts with a minority population of at least 51%.

The following pages include the MKE Indicators population maps, which visually show the concentration by race/Ethnicity in the City of Milwaukee.

What are the characteristics of the market in these areas/neighborhoods?

Mostly consist of low income areas with some areas experiencing high unemployment, poverty, and abandoned and foreclosed properties. These areas were generally the hardest hit by the foreclosure crisis, and have been the slowest to recover. Furthermore, these areas have seen a significant decrease in owner-occupied properties and an increase of landlords who live outside the City and the state.

Are there any community assets in these areas/neighborhoods?

These areas have numerous assets, despite the challenges described above related to higher poverty rates and the effects of the foreclosure crisis (i.e. decline in property values and owner-occupancy) such as:

- Active, committed residents, businesses and institutions
- Strong community-based organizations serving these areas
- Rich racial and ethnic diversity of residents
- Reliable access to public transportation
- High homeownership rates in some areas
- Dynamic neighborhood commercial districts and Business improvement Districts (BIDs)
- Increasing number of Neighborhood Improvement Districts (NIDs)
- Improvements and new uses added to parks, community gardens and other public spaces
- Easy access to the Interstate system; Downtown, Menomonee Valley, and 30th Street Industrial Corridor
- Well-established schools and churches

- Innovative redevelopment of city library branches, including affordable housing and new resources
- Increasing levels of homeowner investment in some areas
- Historic homes being renovated in some areas
- Vibrant cultural activities such as neighborhood festivals and community events
- Active “buy local” campaigns and other tools that promote black- and brown-owned businesses and leverage local purchasing power
- Continued modernization of public housing developments such as Hillside, Westlawn and Carver Homes, adding new community partnerships and assets

Are there other strategic opportunities in any of these areas?

Below is a comprehensive (but not complete) list of corridors, developments, businesses, institutions and other assets in different areas of the City:

Northside – Central

30th Street Industrial Corridor/Tower Automotive/Century City Business Park;

Sherman Phoenix;

W. Fond du Lac & W. North Avenue commercial corridor

Walnut Way Wellness Commons; Fondy Food Center and Park; Johnson Park redevelopment, Alice’s Garden; W. Capitol Drive, Locust Street, Center Street commercial & mixed-use corridor; Active organizations (Dominican Center, Metcalfe Park Community Bridges, Sherman Park Community Association); Progressive Community Health Center; New affordable housing developments such as Teutonia Gardens, Meadow Village, etc.; Capitol Stampings

Northeast Side

Bronzeville Cultural & Entertainment District; Historic King Drive Commercial Corridor and BID; E. Capitol Drive commercial corridor; Brewer’s Hill and Beerline development; America’s Black Holocaust Museum; Pete’s Food Market on King Drive & North Avenue; Community Warehouse on North Avenue; Milwaukee Health Services; Bader Philanthropies

Other

Northwest Side

New library developments (Villard Avenue and Mill Road/Good Hope); Goodwill Industries HQ and Training Center; M-WERC (power, energy, controls automation cluster); Active organizations (Northwest Side Community Development, Havenwoods, Silver Spring Neighborhood Center); Choice Neighborhood Initiative (HACM/Westlawn Gardens); Expanded and redesigned HQ of Direct Supply (international manufacturer)

Near South Side

Connection to Menomonee Valley (access to jobs and recreational amenities such as the Hank Aaron State Trail extension, Mitchell Park Domes, Urban Ecology Center); Large employers (Rockwell Automation, CH Coakley, Advocate Aurora Health, new HQ for Komatsu); Harbor District redevelopment

Commercial districts such as Historic Mitchell Street, S. Cesar Chavez Drive, Lincoln Village/W. Lincoln Avenue, Walkers Point/S. 2nd Street/5th & 6th Streets; Iron Horse Hotel and Great Lakes Distillery; Sixteenth Street Community Health Center; Active organizations (Clarke Square Neighborhood Initiative, IndependenceFirst, Journey House, VIA CDC); La Causa Charter School and community center; St. Augustine Preparatory Academy; Great Lakes WATER Institute; Potawatomi Casino and Hotel expansion; Global Water Center

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Access to high-speed internet broadband is now largely viewed as basic infrastructure, a key tool to navigate daily life and major events or opportunities such as applying for a job, going to school, ordering basic needs supplies, telehealth and more. While the use of smartphones has increased largely reaching parity with home broadband access, they are not always an effective replacement for broadband, and have their own costs that could be prohibitive. This has become even more apparent in the aftermath of the COVID-19 public health pandemic. A report from the Wisconsin Policy Forum in May 2020 (“Wisconsin’s Digital Divide and its Impacts on Learning”) showed that twice as many children in the City of Milwaukee (13.4%) lack access to the internet, as compared to the state average. Also, about 9.2% of children in the City live in households with no computer, compared to 3.8% statewide.

Both state and local elected officials have taken action in 2020 on this issue. Governor Evers created a Task Force on Broadband Access to advise the state on to provide greater broadband access. The Milwaukee Common Council also approved a resolution in July 2020 that directed city departments to work with the State and identify ways to increase broadband access to underserved areas of the city. Lastly, Milwaukee Public Schools, Milwaukee Public Library and the United Way of Greater Milwaukee & Waukesha County have launched programs providing mobile hotspots, Wi-Fi access, and devices to families with children to help reduce barriers to virtual learning.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Milwaukee residents have access to at least two internet providers to choose from, and 65 percent of residents have access to three or more. Prices are competitive for residential broadband, ranging from \$60-70/month and higher, but could be prohibitive for low- to moderate-income families (“Where Wisconsin Lacks Broadband Access”).

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Community Development Grants Administration (CDGA), housing, and community development strategy focuses on creating viable, resilient, and equitable neighborhoods; high-quality, affordable housing; and economic opportunity for all residents. Housing is at the center of healthy communities that include public safety, education, employment opportunities, business development, and social service providers. These priorities recognize the interconnected nature of the needs and services required to create and support a thriving city.

To achieve these goals, CDGA will continue to focus on improving the availability of quality, affordable housing units, promoting economic opportunity, preventing homelessness, and serving populations with special needs. CDGA, in concert with several City departments and a diverse group of stakeholders, will work to reduce barriers to affordable housing. Our staff also work in tandem with Continuum of Care efforts to reduce time in shelters, and prevent and end homelessness. Staff with the Health Department and Department of Neighborhood Services implement best practices to remediate lead-based paint hazards while providing care for those who have lead exposure.

The City's Anti-Poverty Strategy emphasizes jobs and job creation. City departments have utilized a variety of tools to work cooperatively with the non-profit sector and the business community to leverage employment and economic activity in targeted areas of the city and to spark broader policy and programmatic reform to focus on jobs.

The City's Economic and Community Development Strategy compliments its Anti-Poverty strategy by emphasizing the interrelationships and the need for the expansion of opportunities in the areas of education, employment, economic development and housing. In terms of targeting resources, Milwaukee continues its commitment to cluster developments and large impact developments. This model of comprehensive planning is embraced by the residents of the target areas as the emphasis is focused on housing improvement, job creation and income enhancement.

The City of Milwaukee's Housing Strategy for the next five years includes expanded homeownership opportunities and access to affordable housing for all residents, the elimination of blighted structures and the sale and redevelopment of vacant lots and foreclosed properties, housing rehabilitation and new housing construction for sale to owner-occupants and affordable rental housing for large families, persons with special needs and the elderly. The City also proposes to repair owner-occupied structures and substantially rehabilitate units for eventual homeownership.

Finally, CDGA, with its more than ninety (90) sub-grantees and community partners, continues a broad-based, systematic approach to anti-poverty programs and services, while adding the various effects created by the COVID-19 public health pandemic and 'Safer at Home' orders.

Strategic Plan Overview -1

Other priorities include expanding efforts to assist public housing and Section 8 residents move to private market unsubsidized housing, provide better training, advocacy and mediation services for landlords and tenants and increase the number of rent-assisted housing units and their geographic distribution throughout the metropolitan area and Milwaukee County. The City's objectives to address these issues include placing households in either Section 8 or public housing units as turnover occurs and substantially rehabilitate rental units through the Rent Rehabilitation program.

These strategies will help link job creation to the City's housing development efforts, expand access to new resources for neighborhood development and lend itself to coordinated housing and neighborhood efforts with other human service and economic development initiatives.

Strategic Plan Overview - 2

Persons with special needs as well as the disabled and homeless are an important concern for the City as they strive to bring value to neighborhoods. The Milwaukee Continuum of Care 10 Year Plan to End Homelessness, details the strategies, goals and action steps to be undertaken and priority needs and allocation priorities as determined by the Milwaukee Continuum of Care (CoC) Planning group. Some of the specific goals of this group include, coordinating the expansion of permanent housing and supportive services options, increasing access to permanent housing and enhancing current data and information systems.

Additionally, the City places an emphasis on addressing the needs of the mentally ill and veterans, youth issues such as dropout rates, recreation, educational programs and employment and overall unemployment issues. Housing and supportive services for persons with HIV/Aids and other disabilities are another priority for the City of Milwaukee as well as continuing to monitor the impact of the Wisconsin Works (W-2) programs for Milwaukee's residents.

Lead-based paint hazards and their abatement continue to be a high priority for the City of Milwaukee. To that end, the following strategies are being utilized including: continuous evaluation of lead abatement methods, continuation of a program of grants/loans to assist homeowners and landlords in removing lead hazards, continuing collaborative efforts with other housing programs to identify lead abatement and lead hazard reduction into total housing rehabilitation, expanding education and training for homeowners, landlords and tenants regarding lead poisoning prevention and securing city, state and federal funding to finance lead hazard reduction activities.

Strategic Plan Overview - 3

The City's Public Housing Improvement Strategy, formulated in conjunction with the Consolidated Plan, notes the following strategies for its residents including: efforts to provide opportunities for resident participation through economic development programs, home ownership programs and supportive services offered through drug elimination grants and economic development and supportive services (ED/SS) grants at all its public housing developments. Residents are also directly involved in the evaluation of program outcomes and in the determination of the level of satisfaction with facilities and services offered by the Housing Authority. Other initiatives include the Housing Authority's commitment to expand their efforts to assist public housing and Section 8 residents to move to private market unsubsidized housing and the portability of residents who wish to relocate to other communities outside the city.

The City continues to support efforts to strengthen Milwaukee's communities, including programs such as community organizing (block club creation and support), crime prevention, neighborhood cleanups, health care services, and landlord/tenant programs.

The City will continue to promote policies and employ strategies to promote fair housing and fair lending to help remove barriers to affordable housing.

To this end, the City will continue to approach planning and program development efforts in a comprehensive manner with the goal of increasing jobs and household income. The City will also continue to investigate programs and support initiatives which assist in removing barriers to employment for low income households, i.e., walk-to-work programs and access to programs that provide wrap around social, educational, employment and life skills services. The City is also supportive of initiatives and efforts that emphasize employment and self-sufficiency. Funding allocations are designed to use a comprehensive approach to reduction of barriers by increased funding to a number of agencies that both target increased employment opportunities, expanded homeownership and quality, affordable rental housing in Milwaukee.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	NRSA AREA #1
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	8/10/2007
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	ECONOMIC DEVELOPMENT, HOUSING,PUBLIC SERVICE
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	NRSA AREA #2
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	8/10/2007
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	PUBLIC SERVICE, ECONOMIC DEVELOPMENT, HOUSING
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	City of Milwaukee
	Area Type:	Local jurisdiction boundaries
	Other Target Area Description:	Local jurisdiction boundaries
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	4-County Metro Milwaukee area
	Area Type:	HOPWA target areas
	Other Target Area Description:	HOPWA target areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	

Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

There continues to be racial and ethnic concentrations both within the City of Milwaukee and in the Milwaukee Metropolitan Statistical Area(MMSA). According to the U.S. Census, 2010, there is a pattern of concentration of all minorities within the area generally considered to be the "central city." The concentration still remains greatest for African Americans and has been noted by several local and national research studies. Most marked is the concentration of African Americans within the city limits and the fact that only 1.5% of the suburban population of the four-County Milwaukee Metropolitan Area is Black.

CDGA proposes to target funding to areas with the greatest need, namely the Neighborhood Revitalization Strategy Areas (NRSAs), which based on Year 2010 Census data, has the highest number of low income persons in the City of Milwaukee. In each of the NRSAs, at least 70% of the total population falls within the HUD-defined low/moderate income category. Funding is also allocated for low income persons in non-NRSA census tracts within the City of Milwaukee. The major emphasis is on targeting resources to effectuate neighborhood revitalization by integrating housing, economic development and public services in a tightly defined geographic area through a clear and well planned development strategy.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Affordable Housing (owner-occupied, rental rehab)
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	NRSA AREA #1 NRSA AREA #2 Local jurisdiction boundaries
	Associated Goals	Affordable Housing: Owner- occupied & Rental Rehab Housing-Neighborhood Improvement Program (NIP) Housing Opportunities for Persons with Aids (HOPWA) Tenant Based Rental Assistance Coronavirus Preparedness
	Description	Affordable Housing (owner-occupied, rental rehabilitation, & new construction; includes CHDO & CHDO Operating funds)
	Basis for Relative Priority	Renters occupy about 54,672 of the occupied housing units in NRSA 1. Small and large families in the very low-income category are severely affected by rental costs, with many paying more than half of their income for housing. African American householders are more likely to be renters than owners in NRSA 1 and generally have more problems with the physical condition of their homes than other households such as problems with upkeep, public hallways, plumbing, heating, electrical systems and kitchens. (U.S. Census Bureau 2000) (HUD: CHAS Data Book-2000; Housing Output for All Households).

2	Priority Need Name	Improve Housing Quality (code enforcement, home re
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Local jurisdiction boundaries
	Associated Goals	Code Enforcement Public Service - General
	Description	Improve Housing Quality (code enforcement, home repair & rehabilitation)
	Basis for Relative Priority	Over 42% of the housing in the City was built before 1940, and is located in the central city. Much of this housing stock is in need of repair, particularly in neighborhoods with high percentages of low-income households and absentee landlords. Substandard housing can have a detrimental impact on people's health. Costs to maintain and update older properties are often prohibitive, and deferred maintenance by property owners due to negligence or due to an inability to secure funding is a major problem. Residents in aging homes often pay more for energy costs and to address the impacts of lead-based hazards.
3	Priority Need Name	Address Public Health Concerns (including access t
	Priority Level	High

	Population	Extremely Low Low Moderate Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Other
	Geographic Areas Affected	Local jurisdiction boundaries
	Associated Goals	Housing Opportunities for Persons with Aids (HOPWA) Coronavirus Preparedness
	Description	Address Public Health Concerns (including access to healthcare and wellness services, anti-violence programs, and factors related to COVID-19)
	Basis for Relative Priority	Coronavirus has disproportionately affected poor and minority communities, the very households that make up the target neighborhoods of these funds.
4	Priority Need Name	Support Housing Accessibility & Modifications
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	Local jurisdiction boundaries
	Associated Goals	Housing Accessibility / Modifications
	Description	Support Housing Accessibility & Modifications
	Basis for Relative Priority	Allows Elderly homeowners to stay in their homes and potentially age in place.
5	Priority Need Name	Abate and/or Prevent Lead-Based Hazards
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	Local jurisdiction boundaries

	Associated Goals	Lead-Based Paint Prevention & Abatement
	Description	Abate and/or Prevent Lead-Based Hazards
	Basis for Relative Priority	The impact of lead-based paint hazards are a continued focus and concern for the City especially given the age of Milwaukee's housing stock. Strategies include: Regular evaluation of lead abatement methods, continuation of a program of grants/loans to assist homeowners and landlords in removing lead hazards, continuing collaborative efforts with other housing programs to identify lead abatement and lead hazard reduction into total housing rehabilitation, expanding education and training for homeowners, landlords and tenants regarding lead poisoning prevention and securing city, state and federal funding to finance lead hazard reduction activities.
6	Priority Need Name	Address Problem Properties (demolition, clearance
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals
	Geographic Areas Affected	Local jurisdiction boundaries
	Associated Goals	Demolition, Clearance & Remediation Vacant/Blighted Real Estate
	Description	Address Problem Properties (demolition, clearance & remediation
	Basis for Relative Priority	Blighted properties continue to be a big issue for the City of Milwaukee. This activity is primarily funded with City funds and therefore a low-priority for federal resources.
7	Priority Need Name	Special Economic Development - Assistance to small
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	NRSA AREA #1 NRSA AREA #2 Local jurisdiction boundaries
	Associated Goals	Special Economic Development/Business Assistance
	Description	Special Economic Development - Assistance to small businesses and entrepreneurs
	Basis for Relative Priority	Assisting small businesses and microenterprises with technical assistance, access to capital through business lending and revolving loan programs, and job retention efforts, is more important than ever before due to the Coronavirus pandemic with an expected loss of small business as much as 25-40 percent.
8	Priority Need Name	Provide Education and Services to Homebuyers and H
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	NRSA AREA #1 NRSA AREA #2
	Associated Goals	Homebuyer Counseling/ Education
	Description	Provide Education and Services to Homebuyers and Homeowners

	Basis for Relative Priority	<p> About 36% of the estimated 250,000 housing units in the City of Milwaukee are owner occupied, with approximately 64.7% of single family and duplex homes being owner occupied. Owner occupancy rates vary significantly throughout the City, with lower owner occupancy rates (less than 40%) located in the near north side, and higher rates located towards the edges of the City. </p> <p> Between 2007 and 2018, there was a significant decline in both the number and percentage of households that owned their own homes, a reduction of about 13,600 households or about 12%. </p>
9	Priority Need Name	Public Services - Youth Services
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	NRSA AREA #1 NRSA AREA #2 Local jurisdiction boundaries
	Associated Goals	Youth Services
	Description	Provide Education and Services to Homebuyers and Homeowners
	Basis for Relative Priority	In the Community Survey, the highest-ranking public service need was youth activities and youth employment. About 38% of survey respondents named Youth Activities as the most important public services issue and over 70% of all respondents ranked it as a first or second priority in terms of investment. Focus group sessions also provided more detail and context to the needs of youth.
10	Priority Need Name	Public Services - Employment Services
	Priority Level	High

	Population	Extremely Low Low Moderate
	Geographic Areas Affected	NRSA AREA #1 NRSA AREA #2
	Associated Goals	Employment Services Public Service - General
	Description	Public Services - Employment Services
	Basis for Relative Priority	With a lower median household income and higher rates of poverty and unemployment, the City of Milwaukee faces significant challenges when it comes to ensuring access to economic opportunity for its residents. Additionally, about 77,000 (or 34%) of City households earned less than \$25,000 in 2017 and generally have a more severe housing cost burden.
11	Priority Need Name	Public Services - Neighborhood Strategic Planning/
	Priority Level	High
	Population	Extremely Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	NRSA AREA #1 NRSA AREA #2 Local jurisdiction boundaries
	Associated Goals	Neighborhood Strategic Planning/Comm Organization Public Service - General
	Description	Public Services - Neighborhood Strategic Planning/Community Organizing/Crime prevention - Residents, businesses and other statkeholders in the NSP areas.
	Basis for Relative Priority	The City of Milwaukee has done a good job of responding to homelessness over the years. In response to COVID-19 and with emergency funds provided by the federal and state governments, shelter capacity was expanded rapidly to accommodate social distancing requirements. This emergency effort warrants further examination as a potential long-term response to addressing homelessness.
12	Priority Need Name	Public Services - Homeless Services

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Local jurisdiction boundaries
	Associated Goals	Housing Opportunities for Persons with Aids (HOPWA) Homelessness
	Description	Public Services - Homeless Services
	Basis for Relative Priority	<p>A core challenge in Milwaukee facing both the homeless and many low-income people is a lack of affordable housing. Since the 2008 housing crisis, the availability of affordable housing units has steadily decreased. Milwaukee housing stock is either aging, which makes it difficult to maintain, is frequently the wrong size, expensive to heat, or as newer units come online, they are generally unaffordable to very low-income tenants. This puts them at increased risk of housing insecurity and homelessness.</p> <p>Beyond the specific challenge of affordable, quality units, there is also an increased need for services such as case management, financial payees, AODA and mental health resources, homeless appropriate skill development, and employment services. Homeless service providers have specifically raised the point that while there are opportunities to access funds or partner with others to build subsidized, affordable housing, there is not a consistent or stable funding source in the State of Wisconsin to provide the wraparound services that enable those struggling with homelessness to stay in those units.</p>
13	Priority Need Name	Fair Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	Local jurisdiction boundaries
	Associated Goals	Fair Housing
	Description	Fair Housing - City of Milwaukee Jurisdiction
	Basis for Relative Priority	Nearly 68% of respondents to the Consolidated Plan community survey stated that housing discrimination was common in Milwaukee County. There is still often community opposition to affordable housing developments both in city neighborhoods, but also in other jurisdictions in the region. While this is not new or even surprising, in 2019, the City of Milwaukee participated in a collaborative “Regional Analysis of Impediment to Fair Housing” that included the counties of Milwaukee, Jefferson, Ozaukee, Washington, and Waukesha, plus the municipalities of Wauwatosa and West Allis. The resulting analysis was completed in 2020, and took a deeper look at some of the longstanding systemic problems that plague the region.
14	Priority Need Name	Administration
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Local jurisdiction boundaries
	Associated Goals	Administration
	Description	Administration - City of Milwaukee Jurisdiction
	Basis for Relative Priority	To provide oversight and monitoring to ensure compliance with regulations.

15	Priority Need Name	Planning / Technical Assistance & Capacity Buildin
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Local jurisdiction boundaries
	Associated Goals	Technical Assistance/Capacity Building Planning
	Description	Planning - Technical Assistance & Capacity Building for Nonprofits - All subrecipients funded with Federal funds administered by CDGA; and, Essential Services Equal Rights and Environmental Review
	Basis for Relative Priority	Community-Based Organizations face a multitude of risks in providing effective services to residents and Coronavirus has exsaserbated those risks. The City will continue to provide technical assistance to community-based organizations to help strengthen their administrative capabilities, board development and organizational strength to promote efficient services to community residents.
16	Priority Need Name	HOPWA
	Priority Level	High
	Population	Extremely Low Low Individuals Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	HOPWA target areas
	Associated Goals	Housing Opportunities for Persons with Aids (HOPWA) Homelessness
	Description	Housing and services for individuals with HIV/AIDS, including assistance with obtaining appropriate supportive services, permanent housing, transitional housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living

	<p>Basis for Relative Priority</p>	<p><p id="docs-internal-guid-4a4d28e8-7fff-9e29-07fc-87c1fed46a96" style="line-height: 1.38; margin-top: 0pt; margin-bottom: 10pt;" dir="ltr">As of December 2018, the Wisconsin Department of Health Services, (DHS), HIV/AIDS Program documented 7,185 persons with HIV infection living in Wisconsin, with nearly half (48%) of those individuals currently residing in Milwaukee County. During 2009-2018, there was an average of 240 new HIV diagnoses per year. </p><p style="line-height: 1.38; margin-top: 0pt; margin-bottom: 10pt;" dir="ltr">HIV disproportionately affects people of color in Wisconsin; the percentage of new diagnoses affecting people of color rose from 20% in 1982 to 66% in 2018. During 2018, racial and ethnic minorities made up just 18% of Wisconsin's population, but consisted of 66% of new HIV diagnoses.</p></p>
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Narrative (Optional)

The Community Input process also generated a significant amount of feedback from residents, service providers, funders, and other stakeholders that provide guidance on strategies particularly related to areas that generally fall under Public Services and Anti-Poverty.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>A decrease in owner occupied households has increased pressure in the rental housing market, along with a potential increase in rental rates. Both household and per capita incomes in the City are significantly lower than surrounding communities, impacting affordability. The shortage of affordable units is more significant for low-income households.</p> <p>A combination of high-market rents and lagging Fair Market Rents will limit the ability of Housing Choice Voucher holders and holders of other forms of TBRA such as Shelter Plus Care to successfully obtain rental housing.</p> <p>There is a lack of property owners willing to participate in the Housing Choice Voucher Program. For renters with disabilities, finding safe, affordable housing with accommodations is a challenge (see NA-45 for additional detail).</p> <p>The loss of jobs and income as a result of the COVID-19 pandemic has increased housing insecurity for many renters, and demand for temporary rent assistance to prevent eviction or relocate to a more affordable unit is very high.</p>
TBRA for Non-Homeless Special Needs	

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
New Unit Production	<p>(Owner -Occupied and Rental Housing) There is a need for affordable new housing construction particularly on vacant lots in the City’s most distressed areas. More neighborhoods and housing service providers are interested in innovative approaches such as smaller units, energy-efficient design features, varied styles, and cooperative forms of ownership.</p> <p>When new units are added, considerations around accessibility should be a priority, given the need for housing that accommodates people with disabilities and other special needs.</p> <p>Increasing permanent supportive housing and affordable units through rapid re-Housing will help ease pressure on the emergency shelter system and prevent housing instability.</p> <p>Homeownership programs that focus on reducing racial disparities and address housing cost burden are of significant interest. The average assessed value of an owner-occupied unit in the City is fairly affordable, with average monthly mortgage payments being less than rental rates for similar-sized units. Low interest rates but tight inventory makes for a very competitive home-buying market even with the current economic recession as a result of COVID-19.</p>
Rehabilitation	<p>Rehabilitation & Lead-based Hazards Mitigation.</p> <p>Milwaukee’s older housing stock (particularly in the central city) means there is a great need for coordinated rehabilitation of owner-occupied and renter-occupied housing units in the CDBG target areas. Resources are limited, and there is a shortage of contractors to meet the need. There is opportunity with energy efficiency programs, which can bring much needed improvement to older units.</p> <p>There continues to be increased demand for home repair resources and programs such as the Neighborhood Improvement Program (NIP), NIDC Targeted Investment Neighborhoods (TINs), and Neighborhood Improvement Districts (NIDs).</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	<p>While median sales prices continue to recover (although this is not even across the City), sales volume lags despite historically low-interest rates. The average assessed value of an owner-occupied unit in the City is fairly affordable, with average monthly mortgage payments being less than rental rates for similar-sized units. Inventory continues to remain tight. Lending restrictions as a result of the Great Recession are still an issue, and contribute to the slow recovery of owner-occupancy related acquisition activity.</p> <p>On the other hand, the strong rental housing market is making the conversion of subsidized rental housing to market-rate housing an attractive opportunity for the owners of such properties. Properties with expiring use restrictions are now more at risk of being lost to the affordable housing stock, making preservation more of a priority.</p> <p>The loss of jobs and income as a result of the COVID-19 pandemic has increased housing insecurity for many households, jeopardizing their ability to maintain affordable housing (both renters and owners). Property tax foreclosure is still an issue for the City. There are new efforts to mitigate the impact of eviction.</p> <p>With the investment of the HOP Streetcar, there is significant interest in, and activity related to transit-oriented development. With a vision to connect the downtown system to surrounding neighborhoods, home values are increasing in such a way that that threatens displacement of existing residents, resulting in the Anti-Displacement Plan and corresponding fund for eligible homeowners.</p>

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Many activities identified in the Consolidated Plan are under the direct control and supported by the following Federal entitlement funds which are administered by the Community Development Grants Administration: **Community Development Block Grant (CDBG), HOME Investment Partnerships, Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA)**. Other Federal and State funds will also be used for proposed activities.

CDGA is committed to leveraging funding resources from other types of public and private sources for community development projects funded through CDGA. The projects receiving Emergency Solutions Grant (ESG) funds will utilize CDBG funds and agency private funds and donations to match the use of the ESG funds. Also, in addition to CDBG funds, other State funds and non-governmental funds will be used in conjunction with shelter related activities.

The housing rehabilitation projects will leverage funds from the private sector mostly in the form of funds borrowed from lenders providing construction financing and permanent financing. Low Income Housing Tax Credits directly provide a needed subsidy in low-income rental projects by selling the credits to investors. Matching funding for the HOME program will include Housing Trust Fund projects and other housing activities undertaken by the City of Milwaukee. HOME funds are also sometimes combined with CDBG funds and/or private funds.

Economic development funds will compliment projects from the Department of Justice, Safe Havens which directly impact community security and safety issues.

The priorities and accomplishment goals outlined in this document are based on assumptions about future funding levels for the Consolidated Plan programs. In all cases, the City of Milwaukee has presumed the level of funding of each program based on previous annual funding levels. Because these programs are subject to potential changes due to national funding decisions, the projections and planned activities are subject to change based on the availability of funding. The strategies and recommendations outlined in the document attempt to balance the needs and priorities of our community and as identified in the data analysis, with the availability of funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	16,273,484	0	0	16,273,484	60,000,000	This includes Affordable Housing; Code Enforcement; Public Services; Planning; Economic Development; Fair Housing; Technical Assistance; Administration of all funded programs.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	5,641,812	0	0	5,641,812	20,000,000	This includes Affordable Housing: Owner-Occupied & Rental Rehab & New Construction; (Includes CHDO & CHDO Operating Funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	978,442	0	0	978,442	3,200,000	This Includes: Housing & supportive services for persons with HIV/AIDS to facilitate housing stability, independence and improve quality of life. For persons in 4-County Metro Milwaukee area.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,387,799	0	0	1,387,799	5,200,000	This includes: Housing and services for homeless individuals and families; victims of domestic violence and troubled youth; including assistance with obtaining appropriate supportive services, permanent housing, transitional housing, medical and mental health treatment, counseling , supervision, and other services essential for independent living.

Table 53 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG - The City meets the HUD requirement by requiring funded agencies provide documentation of eligible sources of matching funds.

HOME – The City of Milwaukee for many years has received a HUD waiver. However, when required to match the HOME funds, the City will utilize City-owned appraised land/real property, foregone taxes, fees, charges, Housing Trust Fund, City bond financing, and other eligible affordable housing projects.

ESG – The City meets the HUD requirement by requiring that funded agencies provide documentation of eligible sources of matching funds.

HOPWA – The City meets the HUD requirement by requiring that funded agencies provide documentation of eligible sources of matching funds.

Other Sources

There are a number of city programs that support goals and strategies in the Consolidated Plan that are funded with other sources not related to CDBG. For example housing initiatives such as the Compliance Loan program, TID Home Improvement Loans, STRONG Homes Loan program, Strong Neighborhoods Homebuyer Assistance and Rental Rehabilitation programs, Tenant Transition to Ownership program, and TIF for Affordable Housing Development are all funded largely through local sources.

Sources related to energy-efficiency, weatherization and environmental sustainability are also leveraged in this work. For example, the City's Property Assessed Clean Energy (PACE) financing program, managed by the ECO department, has financed \$14.3m of energy efficiency projects and has emerged as an important source of gap financing for developers who seek to adaptively reuse old properties.

The city also works with the private sector and philanthropy to invest in and address community needs and support the goals and strategies in the Consolidated Plan. For example, the City is an active member of the Community Development Alliance, a group of funders focused on housing and community development activities in Milwaukee. Other groups include the Milwaukee Area Workforce Funding Alliance and the "MkE Responds Fund" which is a collaborative effort among Milwaukee's community foundations and funders to support response efforts to COVID-19 related impacts.

Lastly, the as the COVID-19 pandemic continues to have rippling and longer term effects in the City's public health situation and local economy, the availability and use of federal funds through economic relief packages such as the CARES Act, has provided critically important resources for the City to support long-term recovery.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Milwaukee may choose to utilize City-owned foreclosed/tax deed properties and/or vacant lots to address the housing and community development needs as identified in the Consolidated Plan.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Milwaukee Community Development Block Grant Administration	Government	Economic Development Homelessness Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
HOUSING AUTHORITY, CITY OF MILWAUKEE	PHA	Ownership Public Housing Rental	Jurisdiction
MILWAUKEE CHRISTIAN CENTER	CHDO	Ownership Rental	Jurisdiction
BOYS AND GIRLS CLUB OF GREATER MILWAUKEE	Subrecipient	public services	Jurisdiction
WISCONSIN REGIONAL TRAINING PARTNERSHIP, INC	Subrecipient	Economic Development	Jurisdiction
Westcare Wisconsin, Inc.	Subrecipient	Ownership Rental	Jurisdiction
COMMUNITY ADVOCATES - GR1523312302	Subrecipient	Homelessness	Jurisdiction
NORTHWEST SIDE CDC	Subrecipient	Planning public services	Jurisdiction
SAFE AND SOUND	Other	public services	Jurisdiction
Vivent Health	Subrecipient	Homelessness	Jurisdiction
HOUSING RESOURCES	Subrecipient	public services	Jurisdiction
METRO MILW. FAIR HOUSING COUNCIL	Non-profit organizations	Public Housing	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HOPE HOUSE OF MILWAUKEE	Other	Homelessness	Jurisdiction
Impact Alcohol & Other Drug Abuse Services, Inc (Impact 211)	Other	Homelessness	Region
Employ Milwaukee	Other	Homelessness	Jurisdiction
HEARTLAND HOUSING	Other	Homelessness	Jurisdiction

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Philanthropic investments such as the Greater Milwaukee Foundation’s Healthy Neighborhoods Initiative, Northwestern Mutual Foundation’s Building Neighborhood Capacity Program (BNCP), and Zilber Neighborhood Initiative have resulted in capacity building for nonprofits and partnerships with the City.

The publication of Matthew Desmond’s book “Evicted” in 2016, brought national attention to the issue in Milwaukee. In 2018, the Advancing a Healthier Wisconsin Endowment funded a project with the City of Milwaukee and CommonBond Communities, bringing together a diverse set of stakeholders to form the Eviction Prevention Task Force. This resulted in recommendations such as the Rental Housing Resource Center and expansion of legal and mediation services.

In 2019 the United Way of Greater Milwaukee and Waukesha County announced their Safe & Stable Homes: Ending Family Homelessness campaign that will invest \$55 million dollars over five years to address this issue. The intersection of housing and health has brought health care systems and other institutions together to launch the Milwaukee Health Compass data tool, and health care institutions and CDFIs are looking at making new investments in housing.

Since 2018, the City’s Housing Affordability Report, Anti-Displacement Plan, Strong Neighborhoods Plan, and 10,000 Homes Initiative have all analyzed housing, economic and neighborhood-based data. These efforts have complemented the Analysis of Impediments to Fair Housing, and other research carried out by Community Advocates Public Policy Institute and the Wisconsin Policy Forum.

2020 also brought significant attention to racial justice issues and addressing the impacts of persistent racial and economic segregation in Milwaukee. This led both Milwaukee County and the City of Milwaukee to declare racism as a public health crisis. Reducing racial disparities in terms of median household income, housing cost burden, and homeownership rates are a major focus for many current efforts underway in the City.

The physical, economic, and social impacts of COVID-19 on low-income residents cannot be overstated and has created the conditions for significant, collaborative action across sectors. The MKE Civic Response Team, a philanthropic coalition formed immediately in the aftermath of public health restrictions and shutdowns to coordinate the community response to COVID-19.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics		X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	X

Other			
Mainstream Benefit			
Enrollment Assistance	X	X	X

Table 55 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

A large number of service providers in Milwaukee’s homeless services system approach the work with a “Housing First” philosophy, focusing on housing stability first and then bringing in supportive services. The standard components of the homeless services system are working adequately; however, high return rates to homelessness indicate that housing placement is not sustainable over the long term for many of the system’s clients without supportive services.

The primary service delivery mechanism is case management. It is central to the ability of homeless clients to identify their needs and access the services and benefits that will address them. Along with Housing First, case management is a structure that helps address the multitude of issues often faced by those experiencing chronic homelessness.

Case management alone, however, is not sufficient to address some of the serious, systemic needs presented by homeless clients. Case managers must be able to access the resources of mainstream institutions such as the workforce development system or the behavioral health system or develop strategies to provide similar services in-house. These other institutional systems can often be difficult to interact with for service providers.

Strengths in the current system include: The use of Coordinated Entry to prioritize individuals and families in greatest need into shelter; The continued shift of resources and investment towards prevention or early intervention programs, and rapid re-housing to reduce reliance on emergency shelter; Increased capacity to implement the Housing First model, including the Resident Advisory Council, which provides opportunities for them to offer recommendations to help improve the quality of their lives; Sustained collaboration among CoC service providers as they address different areas of need such as emerging risk for homelessness, eviction prevention, etc.; Increased capacity to build new permanent supportive housing, including units for specific groups/areas of need.

Gaps in the current system include: Stronger connections at a service provider level to mainstream service systems, particularly health care, mental health, and employment services; Better integration with institutions such as physical and mental health care providers, correctional institutions/jails, community-based transitional housing facilities; Resources to assist families with mental health needs and barriers to participating in a specific recovery plan; Traditional employment services are difficult for those experiencing homelessness to access; Support for additional navigators to expand homelessness prevention and rapid re-housing program access, including transitional case management to ensure clients remain stably housed past six months; Supportive services and/or case management for

participants in public housing programs; A lack of protective payee services that also provide case management assistance; Disconnection between the broader group of veterans-serving organizations (particularly those that do not receive HUD-based support) and the homeless services system.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Much like the supportive service needs of persons experiencing homelessness described above, access to services such as employment and job training, legal services, healthy food, mental and physical health care in particular would benefit the special needs populations identified in NA-45 (Non-Homeless Special Needs Assessment).

Those groups include: Individuals Living with HIV/AIDS, Seniors/Elderly, People with Disabilities, Veterans, Formerly Incarcerated, and Immigrants/Refugees.

Strengths in the current system include:

- A network of established service providers that work specifically with these special needs populations and have a strong understanding of their needs, as described in MA-35 (Special Needs Facilities and Services).
- Most larger-scale affordable housing development in recent years have focused on providing safe, stable housing for Seniors, People with Disabilities, and Veterans, helping to fill an important gap.
- An awareness of, and emerging efforts, to form collaborative services with institutions to meet the needs of groups like the Formerly Incarcerated, Veterans, and Immigrants/Refugees. Each of these is a part of another system (i.e. criminal justice, VA) that does not always connect well with housing service providers.
- There are collaborative efforts and/or lead organizations for each of these groups (i.e. Disability Rights Wisconsin, Milwaukee County Department on Aging, Vivent Health, Center for Veterans Issues, Milwaukee Reentry Council, International Institute of Wisconsin, etc.) that can provide important connection points for housing and service providers. Opportunities for the current system include:
- Stronger connections at a service provider level to mainstream service systems, particularly health care, behavioral and mental health services, veterans affairs, and workforce development programs.
- Better integration with CoC and other housing providers to more strongly connect safe and stable housing opportunities with supportive services. For example, housing for formerly incarcerated individuals is difficult to find but there are supportive services available; for individuals living with HIV/AIDS there are no designated permanent supportive housing units as part of the Housing Opportunities for Persons with AIDS (HOPWA) program, which means supportive services can be disconnected from housing assistance.

- Supportive services and/or case management for participants in public housing programs (particularly seniors and people with disabilities).
- Services (health care and otherwise) for senior clients that are experiencing dementia or early Alzheimer's.
- Improved connection between the broader group of veterans-serving organizations and the homeless services system (mainly as they do not seek or receive HUD-based support).

Improved data organization, filtration, review, and application. There is a wealth of data collected by the CoC and other homeless service providers in the Homeless Management Information System (HMIS). The opportunity is to better utilize that data across the system.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

In order to reduce homelessness and meet the needs of special needs populations, housing and service providers must work across systems and engage those resources to address gaps, particularly in accessing employment and income supports, and behavioral health services. Other strategies to overcome gaps include:

1. Further support of Coordinated Entry practices that strengthen the implementation of Housing First. Improved collaboration with the workforce development system to increase access to employment and training resources for persons experiencing homelessness, or those with special needs (i.e. people with disabilities, veterans, formerly incarcerated, immigrants/refugees). Support for the implementation of additional workforce pilot programs that entail formal, specialized partnerships between homeless service providers and workforce/training providers to assist clients with accessing employment. Improved collaboration with the behavioral health system to increase capacity within homeless service agencies to address the mental health needs of clients and to enhance a higher-level level of support and treatment resources. Development of a sustainable mechanism for collaborative case planning and service delivery that respects the rights of clients while improving communication to achieve better outcomes. Continuing to increase the capacity of permanent supportive housing for special populations. Implementation of a formal structure (technology/database, staff support) to engage private property owners and smaller-scale landlords to increase access to safe, stable rental housing. Continuing the investment of resources in homelessness prevention and rapid re-housing to reduce reliance on emergency shelter. Active engagement by CoC members in the newly established Rental Housing Resource Center, which was formed as response to evictions and has strong connections to homelessness prevention strategies. Strategic use of HMIS data to identify, establish and regularly review system-wide outcome targets that inform service delivery and long-range plans to reduce homelessness. Support for the development of a tool to estimate future homelessness, currently in implementation by the CoC, using technical resources available through HUD, CoC members, and other city departments. It will help provide the Milwaukee CoC with a way to monitor a

handful of data sets for potential entries into the homeless system, and then activate support in other institutions and/or systems with prevention strategies.

Lastly, homeless service providers in Milwaukee's CoC have been quite innovative in responding to the impacts of COVID-19. Limitations on shelter capacity, more street homelessness, and shifts in how services are delivered have been challenging but have also led to new approaches and partnerships to provide safe shelter and connect people to housing navigation and supportive services. What has been learned will be used to inform strategies in the Consolidated Plan as a way to address these gaps.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing: Owner-occupied & Rental Rehab	2020	2024	Affordable Housing	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Affordable Housing (owner-occupied, rental rehab)	CDBG: \$2,650,000 HOME: \$10,207,513	Rental units constructed: 35 Household Housing Unit Rental units rehabilitated: 50 Household Housing Unit Homeowner Housing Added: 100 Household Housing Unit Homeowner Housing Rehabilitated: 300 Household Housing Unit
2	Housing-Neighborhood Improvement Program (NIP)	2020	2024	Affordable Housing	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Affordable Housing (owner-occupied, rental rehab)	CDBG: \$3,823,000 HOME: \$10,205,000	Homeowner Housing Rehabilitated: 350 Household Housing Unit
3	Administration	2020	2024	Administration	City of Milwaukee	Administration	CDBG: \$8,230,390 HOME: \$2,404,299	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Housing Accessibility / Modifications	2020	2024	Affordable Housing	City of Milwaukee	Support Housing Accessibility & Modifications	CDBG: \$213,750	Homeowner Housing Rehabilitated: 125 Household Housing Unit
5	Lead-Based Paint Prevention & Abatement	2020	2024	Affordable Housing	City of Milwaukee	Abate and/or Prevent Lead-Based Hazards	CDBG: \$9,190,000	Homeowner Housing Rehabilitated: 450 Household Housing Unit
6	Code Enforcement	2020	2024	Housing-Code Enforcement	City of Milwaukee	Improve Housing Quality (code enforcement, home re	CDBG: \$11,240,650	Housing Code Enforcement/Foreclosed Property Care: 12500 Household Housing Unit
7	Demolition, Clearance & Remediation	2020	2024	Blight Elimination	City of Milwaukee	Address Problem Properties (demolition, clearance	CDBG: \$0	Buildings Demolished: 0 Buildings
8	Employment Services	2020	2024	Non-Housing Community Development	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Public Services - Employment Services	CDBG: \$8,800,000	Jobs created/retained: 400 Jobs
9	Special Economic Development/Business Assistance	2020	2024	Non-Housing Community Development	NRSA AREA #1 NRSA AREA #2	Special Economic Development - Assistance to small	CDBG: \$8,090,000	Jobs created/retained: 310 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Homebuyer Counseling/ Education	2020	2024	Affordable Housing	NRSA AREA #1 NRSA AREA #2	Provide Education and Services to Homebuyers and H	CDBG: \$1,300,000	Public service activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted
11	Youth Services	2020	2024	Non-Housing Community Development	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Public Services - Youth Services	CDBG: \$6,380,000	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted
12	Neighborhood Strategic Planning/Comm Organization	2020	2024	Non-Housing Community Development	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Public Services - Neighborhood Strategic Planning/	CDBG: \$4,465,000	Public service activities other than Low/Moderate Income Housing Benefit: 65000 Persons Assisted
13	Vacant/Blighted Real Estate	2020	2024	Non-Housing Community Development	City of Milwaukee	Address Problem Properties (demolition, clearance	CDBG: \$0	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Housing Opportunities for Persons with Aids (HOPWA)	2020	2024	Affordable Housing Homeless Supportive Services	4-County Metro Milwaukee area	Affordable Housing (owner-occupied, rental rehab) Address Public Health Concerns (including access to Public Services - Homeless Services HOPWA)	HOPWA: \$4,178,442	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted HIV/AIDS Housing Operations: 20 Household Housing Unit Other: 700 Other
15	Fair Housing	2020	2024	Fair Housing	City of Milwaukee	Fair Housing	CDBG: \$1,000,000	Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted Other: 750 Other
16	Homelessness	2020	2024	Homeless	City of Milwaukee	Public Services - Homeless Services HOPWA	CDBG: \$6,500,000 ESG: \$6,587,799	Homeless Person Overnight Shelter: 4000 Persons Assisted
17	Tenant Based Rental Assistance	2020	2024	Affordable Housing	City of Milwaukee	Affordable Housing (owner-occupied, rental rehab)	HOME: \$2,825,000	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	Technical Assistance/Capacity Building	2020	2020	Technical Assistance to Non-Profits	City of Milwaukee	Planning / Technical Assistance & Capacity Buildin	CDBG: \$750,000	Other: 100 Other
19	Coronavirus Preparedness	2020	2024	Public Health	City of Milwaukee	Affordable Housing (owner-occupied, rental rehab) Address Public Health Concerns (including access t	CDBG: \$250,694	Other: 100 Other
20	Planning	2020	2024	Essential Services	City of Milwaukee	Planning / Technical Assistance & Capacity Buildin	CDBG: \$600,000	Other: 40 Other
21	Public Service - General	2020	2024	Non-Housing Community Development Public Service General	City of Milwaukee	Improve Housing Quality (code enforcement, home re Public Services - Employment Services Public Services - Neighborhood Strategic Planning/	CDBG: \$2,790,000	Public service activities other than Low/Moderate Income Housing Benefit: 110 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit Other: 100 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing: Owner- occupied & Rental Rehab
	Goal Description	<p>Rehabilitate distressed properties in the Target Area with a focus on deteriorated, boarded and vacant properties with an emphasis on foreclosures. At completion, the properties are code compliant and energy efficient and are marketed to income eligible residents.</p> <p>- Construct new homes on vacant city lots (infill) for sale to low/moderate income owner-occupants; and construction of new affordable rental units.</p> <p>-Provide loans and technical assistance to owner-occupants of one to four unit residential properties in need of repair and at very low interest . Code violations and energy conservation items are the top priorities of the program.</p> <p>- Tenant-Based Rental Assistance program is a rental program designed to assist households with their housing expenses, while they focus on becoming self-sufficient. The program is able to assist families by providing assistance with security deposits and rental subsidies for up to 24 months.</p>
2	Goal Name	Housing-Neighborhood Improvement Program (NIP)
	Goal Description	<p>Neighborhood Improvement Program (NIP) - Administered by several community-based housing organizations. Forgivable housing rehabilitation loans for repairs based on interior and/or exterior municipal code violations. NIP clients must be owner-occupants of the property for a specified number of years before applying for assistance; agree to remain an owner occupant for a specified number of years following the completion of the housing rehabilitation work and the household must be income eligible.</p>
3	Goal Name	Administration
	Goal Description	Oversight and administration of all grant funded programs.

4	Goal Name	Housing Accessibility / Modifications
	Goal Description	Housing accessibility improvements for income eligible persons with physical, visual and hearing disabilities. Improvements can include handicap accessible ramps, bathroom, kitchen, bedroom and living room modifications, safety enhancements and assistive devices.
5	Goal Name	Lead-Based Paint Prevention & Abatement
	Goal Description	Inspection, testing and abatement procedures for housing rehabilitation programs.
6	Goal Name	Code Enforcement
	Goal Description	Efforts undertaken in a deteriorated area being renewed to address and arrest the decline in a designated blighted area.
7	Goal Name	Demolition, Clearance & Remediation
	Goal Description	Demolition of city owned, tax foreclosed and other foreclose and blighted properties for future redevelopment. <u>Brownfields Redevelopment</u> - Program is geared toward revitalizing properties that are vacant or underutilized and are often suspected to be environmentally contaminated. The program aims to turn blighted sites into economically productive properties and relieve the significant psychological barriers that can inhibit the quality of life within a commercial or residential neighborhood. <u>Spot Acquisition</u> - Acquisition of blighted properties and lots for eventual housing and commercial redevelopment.
8	Goal Name	Employment Services
	Goal Description	<u>Job Placement & Job Training & Placement</u> - Includes skilled trades, industry specific job training and placement opportunities boosting employment and living wage jobs for low-moderate income individuals
9	Goal Name	Special Economic Development/Business Assistance
	Goal Description	Provide technical assistance to businesses to help spur new job creation and job retention. Assistance includes: business plan development, financial accounting, loan underwriting, legal and tax consulting and contract procurement.

10	Goal Name	Homebuyer Counseling/ Education
	Goal Description	This program provides homebuyer counseling and other homebuyer assistance activities to facilitate mortgage loan closings for first-time low-income homebuyers. Besides pre-purchase counseling and mortgage loan assistance, nonprofit community-based organizations provide budget counseling and assistance with credit repair. Counseling services also include assistance to residents in obtaining home improvement/repair loans, refinancing of existing mortgage loans, post purchase, tax default and mortgage default counseling. In addition, the homebuyer counselors act as a liaison between homebuyers, lenders and real estate professionals.
11	Goal Name	Youth Services
	Goal Description	Social, educational and recreational activities and services for low-moderate income youth; internship/work experience programs; safe havens; school-community initiatives; truancy abatement and teen pregnancy prevention. Provides structured safe haven programs for youth at various locations throughout the City of Milwaukee
12	Goal Name	Neighborhood Strategic Planning/Comm Organization
	Goal Description	Programs are a coordinated, proactive approach to neighborhood stability combining organizing efforts with public enforcement efforts (DNS, Health, Police and City Attorney) as a tool in dealing with crime, neighborhood clean ups, nuisance properties, block club formation and other neighborhood issues.
13	Goal Name	Vacant/Blighted Real Estate
	Goal Description	
14	Goal Name	Housing Opportunities for Persons with Aids (HOPWA
	Goal Description	Housing & supportive services for persons with HIV/AIDS to facilitate housing stability, independence and improve quality of life. (4-County Metro Milwaukee Area)

15	Goal Name	Fair Housing
	Goal Description	<p><u>Fair Housing: Public Education</u> - Public education program that includes presentations on fair housing laws, programs for homeowners on discriminatory homeowner's insurance practices, fair housing training seminars, technical assistance on fair housing compliance and housing information referral service to ameliorate racially segregated housing patterns in the metropolitan Milwaukee area.</p> <p><u>Fair Housing Enforcement</u> - Through walk-ins, general referrals from governmental agencies and other advocacy groups, program provides counseling and testing services for persons alleging violations of fair housing in rental, sale, insurance, financing and appraisals to ameliorate racially segregated housing patterns in metropolitan Milwaukee.</p> <p><u>Fair Lending</u> - Advocates for the removal of institutional barriers to private sector investments in Milwaukee neighborhoods. Monitors compliance with lending laws and promotes partnership development activity with financial institutions to reduce the patterns of segregation and to increase minority lending practices in metro Milwaukee.</p> <p><u>Eviction Prevention</u> - Advocate for and support eviction prevention efforts such as the newly formed Rental Housing Resource Center, increased access to mediation services to divert potential eviction filings; increased access to legal services; and an increase in the availability of temporary rent assistance funds</p>
16	Goal Name	Homelessness
	Goal Description	Housing and services for homeless individuals and families, victims of domestic violence and troubled youth, including assistance with obtaining appropriate supportive services, permanent housing, transitional housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living.
17	Goal Name	Tenant Based Rental Assistance
	Goal Description	Provide temporary rent payment for low-income households
18	Goal Name	Technical Assistance/Capacity Building
	Goal Description	Provide technical assistance to community-based organizations to help strengthen their administrative capabilities, board development and organizational strength to promote efficient services to community residents.

19	Goal Name	Coronavirus Preparedness
	Goal Description	Prevent, prepare and respond to the Coronavirus Pandemic
20	Goal Name	Planning
	Goal Description	Essential services Equal Rights Commission and Environmental Review
21	Goal Name	Public Service - General
	Goal Description	Driver's License Recovery, Community Prosecution, and Community Partners

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

During the period of the Consolidated Plan (2020-2024), the City proposes to complete the following affordable housing units for income eligible households, as defined in the HOME regulations.

The goals above are related directly to HOME-based investments. However, the City of Milwaukee began tracking city government investments in affordable housing in a more comprehensive way in 2018 when Mayor Tom Barrett announced the “10,000 Homes” initiative. The tracking includes results from twenty city housing programs, and only tracks units that receive city assistance and benefit households with an income of 80% of Area Median Income (AMI). From January 2018 through December 2019, 10,000 Homes reported that 582 new housing units were created, 1,016 housing units had been preserved or improved, and 494 individuals purchased homes with some city support (10,000 Affordable Homes Effort on Track, Jannene, Urban Milwaukee, 2/10/20).

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable - Not under a Section 504 Voluntary Compliance Agreement

Activities to Increase Resident Involvements

The Housing Authority of the City of Milwaukee (HACM) is governed by seven Commissioners, two of whom are public housing residents. It is their responsibility to determine Housing Authority policy and assure agency compliance with all applicable state laws and federal regulations. HACM will continue to support the Resident Advisory Board, (RAB) which is the organization that represents the residents of the entire Housing Authority of the City of Milwaukee, and includes representatives from HACM's housing developments and the Rent Assistance Program. The Housing Authority meets with the Resident Advisory Board (RAB) on a monthly basis. The RAB assists the Housing Authority with the development and implementation of policies and plans, including the Annual Plan.

In addition to the Resident Advisory Board, each of the Housing Authority's developments has a Resident Council that meets on a monthly basis to discuss policies and procedures, programs and activities that affect their housing development. Both the RAB and the Resident Councils also receive a small amount of HUD funding every year to help fund resident participation activities. HACM has also worked to improve resident leadership capacity by providing training and technical assistance to resident leaders.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the 'troubled' designation

Not applicable - The Housing Authority is not designated as troubled under 24 CFR Part 902.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

One of the most significant barriers to affordable housing in the City of Milwaukee is that household income has not kept pace with the cost of housing. More people are spending a significant amount of their income on housing costs and generally have difficulty finding safe and decent housing in the private market. This was described in greater detail in the Needs Assessment sections on housing cost burden (NA 15-30).

The median household income in the City is significantly lower than surrounding communities; poverty and unemployment rates are significantly higher than in the metro area, indicating that there is strong demand (and need) for affordable units as the City of Milwaukee is home to a high percentage of the region's low income households. The gap in supply of affordable rental units is greatest for very to extremely low-income.

Additionally, the significant decline in both the number and percentage of households that owned their own homes since the Great Recession, along with an increase in investor-owned properties has created barriers to affordable homeownership in the market. The city's older housing stock presents challenges as the cost of home repair/maintenance can be prohibitive for low- to moderate-income households and/or owners with high monthly housing costs.

Nearly 68% of respondents to the Consolidated Plan community survey stated that housing discrimination was common in Milwaukee County. There is still often community opposition to affordable housing developments both in city neighborhoods, but also in other jurisdictions in the region.

Lastly, Milwaukee's continued standing as one of the most segregated cities and metro areas in the country is a result of a long history of structural and institutional racism. The legacy of past "redlining" practices continues to manifest in deep racial and economic inequalities in the region, including a persistent and startling racial wealth gap.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Milwaukee will continue to support multiple housing and other programs that support the administration and enforcement of federal, state and local fair housing ordinances; affirmatively promote neighborhoods; and help to strengthen neighborhoods and eliminate blight. Broadly, these programs are focused on the following activities:

- Develop, maintain and expand the supply of affordable, safe and decent housing that is accessible to income eligible persons;
- Expand opportunities for low-income citizens to access affordable housing, particularly for large families, people with disabilities, and seniors;

- Increase maintenance and improvement of existing units;
- Assist in preserving existing housing units; and
- Improve the condition of the City's housing stock

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Milwaukee and Milwaukee County Continuum of Care (CoC), programing, and other service providers are committing to pursuing seven critical efforts: (1) Prevent Homelessness; (2) Increase Outreach; (3) Assess and Adapt Emergency and Transitional Housing Capacities; (4) Secure Safe Emergency Shelter; (5) Transition to Permanent Housing; (6) Shorten Homelessness Duration; and (7) Monitor Needs Specific to Covid-19.

Strategy: Increase Outreach

Outreach helps people exit to permanent housing from places not meant for human habitation (unsheltered settings). Improvements can be observed annually in the System Performance Measures report submitted to HUD.

Coordinated Entry (CE) combined with outreach ensures that CE is the first point of contact, widely publicized and utilized by all homeless serving organizations and residents. Milwaukee's CE system is now fully implemented for families and single women and men. It is a one-call system operated by 211, accessible via phone call, text message, online, and walk-in navigation centers, and a gateway to services for those in greatest need.

CE allows for people at risk to seamlessly access prevention services relating to basic needs, income, employment, transportation, and other assistance quickly. CE uses a priority ranking system per the ESG manual. Housing assessments identify the greatest need and make the most appropriate service match. Prevention and supportive services are referred to individuals and families whose current housing situation can be sustained with assistance.

Outreach efforts and Coordinated Entry are the foundation for a strong and effective homeless services system. Linking people at imminent risk of homelessness with resources to sustain permanent housing is a critical component of an early intervention system. Milwaukee's CoC is also focused on systemic diversion and prevention services, with CE being the conduit for information sharing and services referral.

Outcome: 3,600 CE callers served annually

Street Outreach will continue to be provided, engage adults and youth experiencing homelessness on the street, in parks, under bridges, encampments, and abandoned buildings. Outreach workers will provide food, clothing, and personal care items as immediate assistance, and connect people to resources such as HIV testing, substance abuse services, benefits assistance, access to shelter, transitional housing, RRH, and PSH. Collaboration with nonprofit outreach providers and law enforcement will continue.

Outcome: 1,000 homeless encounters annually

School-based Outreach will continue to be provided to children and families via a designated homeless outreach contact at each school to facilitate enrollment in Milwaukee Public Schools' Homeless Education Program (HEP). HEP-enrolled families receive McKinney-Vento services, including food, before/after school programs, tutoring, fee waivers, books/materials, ESL, school health, special education, etc. HEP will also refer families to CE and other community services as needed. With the closure of schools due to the COVID-19 pandemic, additional outreach strategies will be explored to connect with families who may be facing housing insecurity.

Outcome: Reach 5,000 homeless students annually

Estimating Future Homelessness: Additionally, the CoC is currently developing a tool to estimate future homelessness using technical resources available via HUD. It will help provide a way to monitor various data for potential entries into the homeless system, and activate support in other institutions and/or systems with prevention strategies.

Addressing the emergency and transitional housing needs of homeless persons

Strategy: Assess and Adapt Emergency and Transitional Housing Capacities

There is a known lack of safe emergency spaces for the homeless. Emergency shelter and transitional housing are resources for individuals and families in greatest need who have no other housing option in the community. Our current focus is to create and access more permanent housing so individuals experiencing homelessness can be transitioned more quickly out of shelters, which allows the current number of shelter beds to serve more people.

The importance of emergency warming and cooling rooms is growing in response to more extreme weather patterns. In 2020, the Point In Time methodology was adjusted to count guests at warming rooms as sheltered rather than unsheltered, which is where they were traditionally counted.

In response to COVID-19 and with emergency funds provided by the federal and state governments, shelter capacity was expanded rapidly to accommodate social distancing requirements. This emergency effort warrants further examination as a potential long-term response to addressing homelessness.

The CoC is pursuing the following activities to improve the effectiveness of existing Emergency and Transitional Housing:

1. Enhance low barrier shelter models that serve a population of people with a high acuity of needs, the majority of whom have a mental health condition, by promoting partnership and adding service capacity that may be available through the Milwaukee County Behavioral Health Division, to support the shelter's efforts to offer a level of care needed.

2. Explore options for adding specialized employment and benefits case managers to shelters to improve shelter guests' housing options, allowing for turnover in shelter and availability of shelter beds for folks staying outside.
3. Engage landlords in working with supportive housing programs to improve inventory available for local programs.
4. Encourage tenant workshops in shelters to prepare guests for renting an apartment (with or without a housing program).
5. Secure private funding for smaller costs that are barriers to housing, like application fees.
6. Encourage housing navigator specialization in case managers attached to street outreach or emergency shelter programs.
7. Work with HOPWA grantees to ensure that individuals with HIV/AIDS have access to stable housing, which is critical to ensuring they are better able to access medical care and supportive services.
8. Continue using the “Moving On” strategy as a means to increase openings in CoC permanent supportive housing (PSH). This entails working with other mainstream housing programs (public housing, Housing Choice Voucher, etc.) to transition PSH clients to stable housing but no longer need intensive services.

Current capacity of emergency shelter and transitional housing beds can be found in MA-30 (Homeless Facilities and Services), Table 43: Facilities and Housing Targeted to Homeless Households.

Outcome: 1,400 people served as members of households; 2,800 people served as single adults annually with the number decreasing over the next five years

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Strategy: Secure Safe Shelter

Rapid Re-Housing (RRH) is a strategy intended to reduce the reliance on emergency shelter and transitional housing and increase successful placement in permanent unsubsidized or supportive housing in the community. RRH includes case management, and rent assistance (per the HUD definition) was implemented in 2018. Before this time, case management and rent assistance have been provided as separate programs by a network of homeless services providers. It is considered a leading strategy to get individuals and families stably housed quickly, with some case management. From 10/1/18 to 9/13/19, Rapid Re-Housing efforts served 1,084 individuals, including 513 heads of households, a proxy for families.

Outcome: 1,200 served in 2020, with the number increasing every year over the next five years;
Reduction in Length of Stay.

Strategy: Transition to Permanent Housing

By increasing access to permanent housing, the Milwaukee CoC seeks to ease pressure on the shelter and transitional housing side of the system. The following activities will assist the CoC to help people find secure, stable housing:

1. Implement a policy to prioritize 100% of Permanent Supportive Housing (PSH) beds that become available through turnover for occupancy by people who are chronically homeless.
2. Continued project evaluation for a number of exits to permanent housing.
3. Continue to utilize current Safe Havens sites as an alternative permanent housing option to add needed capacity to the system.
4. Work with service providers to secure PSH/permanent housing for families with children, and special needs populations, particularly people with disabilities, seniors, and individuals living with HIV/AIDS.
5. Engage additional veterans service providers to collaborate with the CoC on connecting veterans to services and programs that increase housing stability as described in NA-40 and NA-45.
6. Work with the Housing Authority of City of Milwaukee (HACM) to utilize a percentage of available housing or housing vouchers to assist CoC service providers in finding stable, permanent housing for people in shelter or transitional housing.
7. Support the establishment and operation of pilot projects that are funded by hospitals and HMOs in order to increase inventory of permanent supportive housing.
8. Continue to increase RRH inventory through funding made available due to federal relief programs such as the CARES Act in 2020.

Outcome: Current capacity of PSH beds is 2,732 (also available in Table 43 in MA-30). Goal is to increase the number of PSH beds for Category 1 individuals identified as having the highest need.

Outcome: 200 persons served in Safe Havens as members of households; 400 people served as single adults annually, with the number decreasing every year over the next five years.

Strategy: Shorten Homelessness Duration

Efforts towards homelessness duration reduction will focus on individuals and families that are not already chronically homeless. Our data indicates the sooner one makes the transition to permanently affordable housing and independent living, the less likely that individuals and families will repeat the experience of homelessness. Key to our goal is CoC facilitating access for homeless individuals and families to affordable housing units while supporting preventing individuals and/or families from ever becoming homeless again.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

1. Strategy: Prevent Homelessness

A multi-pronged approach to homeless prevention includes the following:

2. Provide low-income housing specifically for families.
3. Provide ESG-funded homelessness prevention services (relocation, stabilization, and TBRA).
4. Focus on low-income individuals and families who are more likely to become evicted; experiencing severe housing cost burden; or receiving assistance from public and private agencies addressing basic needs.
5. Advocate for and support eviction prevention efforts (newly formed Rental Housing Resource Center, increased access to mediation services/eviction diversion and legal services, increase temporary rent assistance funds).
6. Support targeted intervention efforts to achieve PSH placement for people leaving a system of care.
7. Provide secondary prevention via effective delivery of CoC/ESG-funded emergency shelter, RRH, transitional housing, safe haven, and PSH to decrease the rate of return to homelessness.
8. Identify and address barriers to fair housing choice.
9. Incorporate homeless prevention in jurisdictions' Consolidated Plans and provide City and County CDBG support for foreclosure and eviction prevention programs.
10. Support for the development of a tool to estimate future homelessness.
11. Develop and implement a focused CoC-wide effort to reduce the rate of return and monitor progress for individual providers and the system.

Outcome: Reduce the number by 5 % of individuals and families that become homeless, as seen in annual System Performance Measures.

Reduction in the Rate of Return

Reduction in the Rate of Return will continue to be tracked using an HMIS-generated Rate of Return (RoR) report to identify homelessness or return to the shelter after exiting any CoC-funded housing program. The CoC uses RoR as a criterion in the annual HUD renewal project ranking. The plan to reduce the RoR includes:

1. Increase income through the utilization of cash and non-cash mainstream resources including SSI/SSDI.
2. Utilize expanded SOAR training capacity to improve skills and services of case managers.
3. Increase employment through collaboration with workforce service providers; particularly those specialized to serve people with disabilities and mental health conditions.

4. Achieve maximum enrollment in Affordable Care Act health insurance.
5. Improve access and utilization of mental health and substance abuse services.

Outcome: Reduction in rate of return to national best practice levels or less than 55 days.

Strategy: Monitor Needs Specific to Covid-19

With the advent of the COVID-19 pandemic, the Milwaukee CoC has mobilized in significant ways to transition people from the streets to safe housing. With appropriate resources and coordination, we can effectively address much of the homelessness challenge. Identifying ways to carry forward these lessons into longer-term homelessness prevention strategies will be a new focus.

Addressing homelessness within the context of COVID-19 and racial justice

Recent research and guidance from the National Alliance to End Homelessness (NAEH) identifies four phases and actions that CoC's can take to address homelessness in the context of two very critical issues: public health and racial justice. While there is still much work here, the Milwaukee CoC and City is committed to closing gaps in systems of care that lead to disparities. People of color – especially Black and Native communities – are overrepresented within the population experiencing homelessness, in large part because of historical and systemic racism. People who identify as lesbian, gay, bisexual, or transgender are also overrepresented and face discriminations. Further, it is already clear that people of color and people from marginalized communities are disproportionately impacted by the coronavirus.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Milwaukee Health Department (MHD) operates a full service Childhood Lead Poisoning Prevention Program (CLPPP) responsible for tracking lead poisoning within the City, providing interventions to children who are lead poisoned (including case management and risk assessment services), conducting and monitoring lead abatement, and providing guidance, coordination, and policy recommendations.

How are the actions listed above related to the extent of lead poisoning and hazards?

As described in MA-20 (Condition of Housing), over 80% (around 229,000) of the housing units in the City were built before 1980, which indicates the potential for lead-based paint hazards in a significant number of city housing units. About half of that number (54%) were built before 1950. The Community Advocates healthy housing report also notes that Milwaukee's lead exposure risk is among the highest in the nation and disproportionately affects low-income neighborhoods, estimating there are likely over 120,000 housing units that could have lead-based paint hazards based on the age of Milwaukee's housing stock (p. 42).

A recent audit of the MHD CLPPP from the Public Health Foundation (March 2020) found that overall, Milwaukee has a high burden of lead poisoning when compared to many other U.S. cities and states, consistently averaging 2,500+ positive childhood blood lead tests each year and over 100 of these meeting the state statute definition of an "elevated blood lead level." Lead based paint and household dust remain the primary sources of lead exposure for children in Wisconsin. Removing lead paint hazards from older housing provides a \$1.39 return for every \$1 invested, in addition to protecting children and families. Additionally, several Milwaukee districts have significantly higher numbers of children with lead poisoning and could be considered "hot spots."

The MHD utilizes data from Wisconsin on the number of children enrolled in Medicaid for their outreach on lead-based hazard testing. It is estimated that 85% of the children in the Milwaukee area under 72 months are enrolled in Medicaid. While the rate of lead poisoning has declined dramatically over the past two decades as a result of targeted interventions, the testing rate has remained stable. However, COVID-19 has also impacted the City's ability to test children for lead exposure, with testing rates down by an average of about 33% due to the pandemic and public health restrictions.

There are many potential sources of lead poisoning and hazards, with the most important being deteriorating lead-based paint/dust, lead in drinking water (in homes with lead service lines or plumbing), and lead in soil. The MHD prevention efforts include all three of these sources, and are consistent with national recommendations.

How are the actions listed above integrated into housing policies and procedures?

The Milwaukee Health Department has several initiatives that integrate the prevention of lead poisoning among children in Milwaukee and increasing the availability of safe and habitable housing that includes: 1) Community awareness through outreach and education; 2) Assuring inspections and monitoring of lead abatement projects; 3) Providing environmental inspections and nursing case management for lead-poisoned children; 4) Working closely with Lead Abatement Contractors to assure lead-safe work practices; and, 5) Providing quality data surveillance of blood lead results for investigations.

The city has had a successful lead abatement program for over two decades. In 2018 a number of internal and external audits were conducted of the MHD CLPPP, finding program deficiencies in oversight and management leading to a decrease in successful outcomes. This resulted in a “stop work order” by HUD in 2018, during which time the MHD began to address items in the audit and monitoring. This led to successful restoration of funding and new grants in late 2019. The most recent audit was completed by the Public Health Foundation in March 2020, and provided a series of improvements and additional recommendations related to findings that can assist the MHD to more effectively integrate the CLPPP with other city housing policies and procedures.

In order to continue to ensure that Milwaukee children will not be lead-poisoned and that children that are lead poisoned receive appropriate Public Health interventions, the program has several challenges; including attracting and maintaining a fully-trained staff, increasing program funding while reliant primarily on grant awards, establishing a strong, stable, and qualified contractor base, limited options for immediate relocation of families upon discovery of lead poisoning; and working with other City Departments to assure that housing projects in Milwaukee always include assessments for lead and lead-safe remediation.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

CONSOLIDATED PLAN STRATEGIC GOAL: Expand opportunities in the areas of economic opportunity, housing and quality of life. Target local and federal resources toward concerted efforts to create and retain jobs, and generate economic activity in specific areas of the City affected by years of financial disinvestment.

ECONOMIC OPPORTUNITY

- Programs that create livable wage jobs, increase income, and build wealth (ETC, banking access, savings, financial education).
- Provide workforce-based training/education and mentoring (apprenticeships, transitional jobs, HSED/GED, English proficiency).
- Supportive services and job stability programs (soft skills, financial management, transportation).
- Programs in skilled trades, industry certifications, high-tech training (lead abatement, OSHA, construction/rehab).
- Provide workforce support to people with disabilities.
- Transitional jobs programs for ex-offenders to assist them with finding work and successful re-entry.
- Support public transit expansion and options such as rideshare and the Driver's License and Employability Program to connect residents to jobs.
- Assist small/micro businesses with technical assistance, access to capital to create and retain jobs.
- Promote/market neighborhood retail/commercial districts.
- Work with community partners to strengthen the physical appearance, social and economic vitality of Milwaukee neighborhoods; local schools and early childhood education.
- Support of community health centers, particularly to address the impacts of COVID-19.

HOUSING

- Expand affordable homeownership opportunities; increase the availability of quality rental housing.
- Increase protections for tenants at risk for eviction and reduce housing instability.
- Support for civil legal services (estate planning, mediation, eviction/foreclosure defense, consumer issues).
- Resources that assist owners to make home/property repairs; improve energy efficiency.
- Efforts to provide information/resources to seniors and others at risk of displacement.
- Support for financial navigator/education programs to assist residents with managing income and housing costs.

QUALITY OF LIFE

- Programs that respond to issues facing youth (education, employment/work experience, teen pregnancy, truancy, crime, violence).
- Foster community partnerships across sectors and involve residents to help improve quality of life for families.
- Preserve/support activities that build resident leadership and neighborhood collective action (block watches, organizing, business associations, crime prevention, landlord compacts).
- Support approaches that address the root causes of violence and restorative justice practices for safe neighborhoods.
- Access to health care services, wellness programs and healthy food outlets (community gardens, neighborhood markets).
- Maintain and enhance public and green spaces to support public safety.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Milwaukee has built a solid foundation of programs, services and activities that support economic development, neighborhood revitalization, and affordable housing initiatives. These efforts are guided by several important market trends and assumptions that make critical connections between the Housing, Community Development and Anti-Poverty strategies outlined in this plan:

1. Median household income has fallen over the last two decades. In real dollars, households earn \$6,000/year less than they did in 2000, and poverty and unemployment rates are significantly higher in the City than in the metro area. Wisconsin is one of twenty-one states with a minimum wage equal to the federal minimum (\$7.25 per hour). Based on Federal housing affordability guidelines, a person would have to work 91 hours per week at that rate to afford a home at median rent cost in Milwaukee County.
2. Household income has not kept pace with the cost of housing. One of the most significant barriers to affordable housing in the City of Milwaukee is that household income has not kept pace with the cost of housing. More people are spending a significant amount of their income on housing costs and generally have difficulty finding safe and decent housing in the private market. Additionally, the significant decline in both the number and percentage of households that owned their own homes since the Great Recession, along with an increase in investor-owned properties has created barriers to affordable homeownership in the market.
3. Racial disparities in income, homeownership, poverty, housing cost burden, and unemployment remain persistent. There is a recognition in the City of Milwaukee that local government has a significant role to play in engaging all residents, stakeholders, and community partners in racial justice work.
4. The creation and retention of family-supporting jobs is critical to poverty reduction strategies. Throughout the Consolidated Plan, the importance of this in terms of reducing unemployment and under-employment is emphasized. The creation of jobs, the matching of jobs to the skills of

the labor force, utilization of sector-based strategies, and the location of jobs are all fundamental components of the anti-poverty strategy.

5. The opportunity to work, prepare for work, and/or contribute to the community's improvement should be built into every program providing services to people living in poverty. Policies and programs that focus on work such as transitional jobs, wage increases, access to income supports and childcare services all provide the support families need to stabilize housing and increase self-sufficiency.
6. Programs which support strong families, strengthen financial stability, and promote safe neighborhoods can help create environments conducive to investment and economic development.
7. Successful efforts to reduce poverty, particularly in targeted neighborhoods, require the combined efforts of the public sector funding and services, nonprofit and business.
8. Investment in human capital is critical. This means working cooperatively with Milwaukee Public Schools, colleges and universities, and employment and training programs to continuously improve the quality of Milwaukee's labor force and to enhance individual economic opportunity.
9. The COVID-19 public health pandemic continues to generate economic impacts that are putting more residents and families at risk for financial and housing insecurity and have had a disproportionate impact on low-income households and communities of color.

While the community-wide response has been collaborative and strategic (particularly in terms of infusing new resources to address these challenges) many of the service providers and businesses that are an integral part of the community and economic development ecosystem are also at risk.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

MONITORING

With a focus on ensuring compliance with program requirements, the City of Milwaukee's Community Development Grants Administration (CDGA) will include program requirements in all contractual agreements, sponsor orientation sessions, provide technical assistance (one-on-one, small group settings, and/or on-site) at the beginning of the program year as well as when programs are underway. CDGA defines clear expectations regarding performance standards and policies and procedures to follow. These efforts involve new subrecipients, new staff of existing subrecipients, existing subrecipients experiencing compliance issues, and existing subrecipients undertaking new activities.

CDGA will continue to monitor and evaluate activities to be carried out in furtherance of the Consolidated Plan and in meeting goals and objectives set forth in the Annual Action Plan. CDGA monitoring staff utilize a detailed monitoring process, which includes extensive reporting of grantee activity. As a condition of payment (on a reimbursable basis), agencies will be required to submit monthly financial and program activity reports. CDGA monitoring staff review these reports to determine that submitted costs are eligible and that the funded activity is being performed to a satisfactory level.

Additionally CDGA monitoring staff maintain extensive contact with funded agencies and provide technical assistance to groups where needed. Agencies needing additional technical assistance will be referred to the CDBG-funded technical assistance providers for additional and ongoing assistance to help improve agency efficiency and accountability. For example, CDGA funds the provision of technical assistance to funded subrecipients to include management, financial operations and board/staff development.

Informal and formal monitoring visits will be conducted to ensure compliance with program requirements. Risk assessments and in-house desk audits will be performed annually of all funded agencies.

The City Comptroller's office, the fiscal arm of CDGA, will conduct annual financial audits of all funded groups and monitor the timeliness of expenditures.

In addition to the monitoring conducted, CDGA will ensure compliance with all program regulations for all funding sources, including CDBG, HOME, ESG and HOPWA.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Many activities identified in the Consolidated Plan are under the direct control and supported by the following Federal entitlement funds which are administered by the Community Development Grants Administration: **Community Development Block Grant (CDBG), HOME Investment Partnerships, Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA)**. Other Federal and State funds will also be used for proposed activities.

CDGA is committed to leveraging funding resources from other types of public and private sources for community development projects funded through CDGA. The projects receiving Emergency Solutions Grant (ESG) funds will utilize CDBG funds and agency private funds and donations to match the use of the ESG funds. Also, in addition to CDBG funds, other State funds and non-governmental funds will be used in conjunction with shelter related activities.

The housing rehabilitation projects will leverage funds from the private sector mostly in the form of funds borrowed from lenders providing construction financing and permanent financing. Low Income Housing Tax Credits directly provide a needed subsidy in low-income rental projects by selling the credits to investors. Matching funding for the HOME program will include Housing Trust Fund projects and other housing activities undertaken by the City of Milwaukee. HOME funds are also sometimes combined with CDBG funds and/or private funds.

Economic development funds will compliment projects from the Department of Justice, Safe Havens which directly impact community security and safety issues.

The priorities and accomplishment goals outlined in this document are based on assumptions about future funding levels for the Consolidated Plan programs. In all cases, the City of Milwaukee has presumed the level of funding of each program based on previous annual funding levels. Because these programs are subject to potential changes due to national funding decisions, the projections and planned activities are subject to change based on the availability of funding. The strategies and recommendations outlined in the document attempt to balance the needs and

priorities of our community and as identified in the data analysis, with the availability of funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	16,273,484	0	0	16,273,484	60,000,000	This includes Affordable Housing; Code Enforcement; Public Services; Planning; Economic Development; Fair Housing; Technical Assistance; Administration of all funded programs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	5,641,812	0	0	5,641,812	20,000,000	This includes Affordable Housing: Owner-Occupied & Rental Rehab & New Construction; (Includes CHDO & CHDO Operating Funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	978,442	0	0	978,442	3,200,000	This Includes: Housing & supportive services for persons with HIV/AIDS to facilitate housing stability, independence and improve quality of life. For persons in 4-County Metro Milwaukee area.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,387,799	0	0	1,387,799	5,200,000	This includes: Housing and services for homeless individuals and families; victims of domestic violence and troubled youth; including assistance with obtaining appropriate supportive services, permanent housing, transitional housing, medical and mental health treatment, counseling , supervision, and other services essential for independent living.

Table 57 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG - The City meets the HUD requirement by requiring funded agencies provide documentation of eligible sources of matching funds.

HOME – The City of Milwaukee for many years has received a HUD waiver. However, when required to match the HOME funds, the City will utilize City-owned appraised land/real property, foregone taxes, fees, charges, Housing Trust Fund, City bond financing, and other eligible

affordable housing projects.

ESG – The City meets the HUD requirement by requiring that funded agencies provide documentation of eligible sources of matching funds.

HOPWA – The City meets the HUD requirement by requiring that funded agencies provide documentation of eligible sources of matching funds.

Other Sources

There are a number of city programs that support goals and strategies in the Consolidated Plan that are funded with other sources not related to CDBG. For example housing initiatives such as the Compliance Loan program, TID Home Improvement Loans, STRONG Homes Loan program, Strong Neighborhoods Homebuyer Assistance and Rental Rehabilitation programs, Tenant Transition to Ownership program, and TIF for Affordable Housing Development are all funded largely through local sources.

Sources related to energy-efficiency, weatherization and environmental sustainability are also leveraged in this work. For example, the City's Property Assessed Clean Energy (PACE) financing program, managed by the ECO department, has financed \$14.3m of energy efficiency projects and has emerged as an important source of gap financing for developers who seek to adaptively reuse old properties.

The city also works with the private sector and philanthropy to invest in and address community needs and support the goals and strategies in the Consolidated Plan. For example, the City is an active member of the Community Development Alliance, a group of funders focused on housing and community development activities in Milwaukee. Other groups include the Milwaukee Area Workforce Funding Alliance and the "MkE Responds Fund" which is a collaborative effort among Milwaukee's community foundations and funders to support response efforts to COVID-19 related impacts.

Lastly, the as the COVID-19 pandemic continues to have rippling and longer term effects in the City's public health situation and local economy, the availability and use of federal funds through economic relief packages such as the CARES Act, has provided critically important resources for the City to support long-term recovery.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Milwaukee may choose to utilize City-owned foreclosed/tax deed properties and/or vacant lots to address the housing and community development needs as identified in the Consolidated Plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing: Owner- occupied & Rental Rehab	2020	2024	Affordable Housing	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Affordable Housing (owner-occupied, rental rehab)	CDBG: \$530,000 HOME: \$2,207,513	Rental units constructed: 7 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 20 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit
2	Housing-Neighborhood Improvement Program (NIP)	2020	2024	Affordable Housing	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Affordable Housing (owner-occupied, rental rehab)	CDBG: \$764,600 HOME: \$2,205,000	Homeowner Housing Rehabilitated: 70 Household Housing Unit
3	Administration	2020	2024	Administration	City of Milwaukee	Administration	CDBG: \$2,097,790 HOME: \$404,299	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Housing Accessibility / Modifications	2020	2024	Affordable Housing	City of Milwaukee	Affordable Housing (owner-occupied, rental rehab) Support Housing Accessibility & Modifications	CDBG: \$42,750	Homeowner Housing Rehabilitated: 25 Household Housing Unit
5	Lead-Based Paint Prevention & Abatement	2020	2024	Affordable Housing	City of Milwaukee	Abate and/or Prevent Lead-Based Hazards	CDBG: \$650,000	Housing Code Enforcement/Foreclosed Property Care: 90 Household Housing Unit
6	Code Enforcement	2020	2024	Housing-Code Enforcement	City of Milwaukee	Improve Housing Quality (code enforcement, home re	CDBG: \$1,900,000	Housing Code Enforcement/Foreclosed Property Care: 2000 Household Housing Unit
8	Employment Services	2020	2024	Non-Housing Community Development	NRSA AREA #1 NRSA AREA #2	Public Services - Employment Services	CDBG: \$700,000	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted
9	Special Economic Development/Business Assistance	2020	2024	Non-Housing Community Development	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Special Economic Development - Assistance to small	CDBG: \$850,000	Jobs created/retained: 62 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Homebuyer Counseling/ Education	2020	2024	Affordable Housing	NRSA AREA #1 NRSA AREA #2	Provide Education and Services to Homebuyers and H	CDBG: \$290,000	Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted
11	Youth Services	2020	2024	Non-Housing Community Development	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Public Services - Youth Services	CDBG: \$1,200,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
12	Neighborhood Strategic Planning/Comm Organization	2020	2024	Non-Housing Community Development	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Public Services - Neighborhood Strategic Planning/	CDBG: \$893,000	Other: 3800 Other
15	Housing Opportunities for Persons with Aids (HOPWA)	2020	2024	Affordable Housing Homeless Supportive Services	4-County Metro Milwaukee area	Public Services - Homeless Services	HOPWA: \$800,000	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted HIV/AIDS Housing Operations: 4 Household Housing Unit Other: 140 Other
16	Fair Housing	2020	2024	Fair Housing	City of Milwaukee	Fair Housing	CDBG: \$200,000	Other: 200 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	Homelessness	2020	2024	Homeless	City of Milwaukee	Public Services - Homeless Services	CDBG: \$1,300,000 ESG: \$1,300,000	Homeless Person Overnight Shelter: 4000 Persons Assisted
18	Tenant Based Rental Assistance	2020	2024	Affordable Housing	City of Milwaukee	Affordable Housing (owner-occupied, rental rehab)	HOME: \$825,000	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted
19	Technical Assistance/Capacity Building	2020	2020	Technical Assistance to Non-Profits	City of Milwaukee	Planning / Technical Assistance & Capacity Buildin	CDBG: \$150,000	Other: 20 Other
20	Coronavirus Preparedness	2020	2024	Public Health	City of Milwaukee	Address Public Health Concerns (including access t	CDBG: \$250,694	Other: 100 Other
21	Planning	2020	2024	Essential Services	City of Milwaukee	Public Services - Neighborhood Strategic Planning/ Planning / Technical Assistance & Capacity Buildin	CDBG: \$120,000	Other: 40 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22	Public Service - General	2020	2024	Non-Housing Community Development Public Service General	NRSA AREA #1 NRSA AREA #2 City of Milwaukee	Improve Housing Quality (code enforcement, home re Public Services - Employment Services Public Services - Neighborhood Strategic Planning/	CDBG: \$558,000	Public service activities other than Low/Moderate Income Housing Benefit: 110 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit Other: 100 Other

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing: Owner- occupied & Rental Rehab
	Goal Description	<p>*Rehabilitate distressed properties in the Target Area with a focus on deteriorated, boarded and vacant properties with an emphasis on foreclosures.</p> <p>At completion, the properties are code compliant and energy efficient and are marketed to income eligible residents.</p> <p>*Construct new homes on vacant city lots (infill) for sale to low/moderate income owner-occupants.</p> <p>*Provide loans and technical assistance to owner-occupants of one to four unit residential properties in need of repair and at very low interest . Code violations and energy conservation items are the top priorities of the program.</p>

2	Goal Name	Housing-Neighborhood Improvement Program (NIP)
	Goal Description	Provide forgivable loans to owner-occupants of one to four unit residential properties in need of critical repair. Code violations and health and safety items are the top priorities of the program.
3	Goal Name	Administration
	Goal Description	Oversight and administration of all grant funded programs.
4	Goal Name	Housing Accessibility / Modifications
	Goal Description	These activities include: Housing accessibility improvements for income eligible persons with physical, visual and hearing disabilities. Improvements can include handicap accessible ramps, bathroom, kitchen, bedroom and living room modifications, safety enhancements and assistive devices.
5	Goal Name	Lead-Based Paint Prevention & Abatement
	Goal Description	
6	Goal Name	Code Enforcement
	Goal Description	<p>These activities include efforts undertaken primarily in deteriorated areas under the stress of absentee ownership or areas being renewed to address and arrest the decline in a designated blighted area.</p> <p>The following code enforcement issues will be addressed: Building Code Enforcement, Neighborhood Clean-Ups, Neighborhood Improvement Program, Landlord/Tenant Compliance.</p>
8	Goal Name	Employment Services
	Goal Description	Collaborative efforts of the City of Milwaukee to address the disproportionate underemployment of city residents. Individuals employed in the City's Transitional Jobs Program receive the skill training, certification and experience needed to connect with permanent employment. Services are provided to low-income unemployed residents and those aging out of foster care to assist in transitioning into the workforce through subsidized employment.

9	Goal Name	Special Economic Development/Business Assistance
	Goal Description	Provide technical assistance to businesses to help spur new job creation and job retention. Assistance includes: business plan development, financial accounting, loan underwriting, legal and tax consulting and contract procurement.
10	Goal Name	Homebuyer Counseling/ Education
	Goal Description	Provides homebuyer counseling and other activities to facilitate mortgage loan closings for first-time low-income homebuyers. Besides pre-purchase counseling and mortgage loan assistance, non-profit agencies provide budget counseling and assistance with credit repair. Services also include assistance to residents in obtaining home improvement/repair loans, refinancing,, post purchase, tax default and mortgage default counseling. In addition, the homebuyer counselors act as a liaison between homebuyers, lenders and real estate professionals.
11	Goal Name	Youth Services
	Goal Description	Social, educational and recreational activities and services for low-moderate income youth safe havens, school-community initiatives, truancy abatement and teen pregnancy prevention.
12	Goal Name	Neighborhood Strategic Planning/Comm Organization
	Goal Description	Programs are a coordinated, pro-active approach to neighborhood stability combining organizing efforts with public enforcement efforts (DNS, Health , Police and City Attorney) as a tool in dealing with crime, neighborhood clean ups, nuisance properties, block club formation and other neighborhood issues.
15	Goal Name	Housing Opportunities for Persons with Aids (HOPWA)
	Goal Description	Housing and Supportive services for persons with HIV/AIDS to facilitate housing stability, independence and improved quality of life.
16	Goal Name	Fair Housing
	Goal Description	
17	Goal Name	Homelessness
	Goal Description	

18	Goal Name	Tenant Based Rental Assistance
	Goal Description	
19	Goal Name	Technical Assistance/Capacity Building
	Goal Description	
20	Goal Name	Coronavirus Preparedness
	Goal Description	
21	Goal Name	Planning
	Goal Description	
22	Goal Name	Public Service - General
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

CDGA proposes to target funding to areas with the greatest need, namely the Neighborhood Revitalization Strategy Areas (NRSAs), which based on *Year 2010* Census data, has the highest number of low income persons in the City of Milwaukee. In each of the NRSAs, at least 70% of the total population falls within the HUD-defined low/moderate income category. Funding is also allocated for low income persons in non-NRSA census tracts within the City of Milwaukee.

Projects

#	Project Name
1	NRSA 1
2	NRSA Area 2
3	Citywide
4	Administration
5	Fair Housing
6	Accessible Rehab
7	Code Enforcement
8	Shelter/Domestic Abuse
10	2020 AIDS Resource Center of Wisconsin WIH20F001 (ARCW)
11	2020 Richards Place WIH20F001
12	2020 City of Milwaukee WIH20F001
14	COVID Response Emergency Preparedness
15	ESG20 Milwaukee
16	Technical Assistance/Capacity Building
18	Planning
19	Public Service General

Table 59 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Housing: There is a great need for affordable units for those experiencing severe cost burden where more than 30% and 50% of their income is for housing costs. Other problems include: abandoned properties, decreasing owner occupancy, stagnant housing values, increasing costs for rent, dislocation of tenants due to eviction, quality of housing stock, lack of resources for housing maintenance and

repairs. In addition, there is sometimes community opposition to affordable housing developments.

Public Services: As identified through the community input process, there is a need for the following public services in the City of Milwaukee: Employment services, youth programs, services for homeless persons and those with mental, physical and/or developmental disabilities, elderly persons, crime prevention/neighborhood safety, neighborhood improvement initiatives, community organizing, access to affordable health care.

Economic Development: These needs include expansion of opportunity in the areas of employment, education, economic development, job creation, poverty reduction programs, technical and financial assistance to businesses for job creation.

AP-38 Project Summary
Project Summary Information

1	Project Name	NRSA 1
	Target Area	NRSA AREA #1
	Goals Supported	Affordable Housing: Owner- occupied & Rental Rehab Housing-Neighborhood Improvement Program (NIP) Employment Services Special Economic Development/Business Assistance Homebuyer Counseling/ Education Youth Services Neighborhood Strategic Planning/Comm Organization
	Needs Addressed	Affordable Housing (owner-occupied, rental rehab) Special Economic Development - Assistance to small Provide Education and Services to Homebuyers and H Public Services - Youth Services Public Services - Employment Services Public Services - Neighborhood Strategic Planning/
	Funding	CDBG: \$5,116,500 HOME: \$2,570,338
	Description	THIS PROJECT IS A NEIGHBORHOOD REVITALIZATION STRATEGY AREA AND WILL BE INVOLVED IN THE FOLLOWING STRATEGIC ISSUES: HOUSING, ECONOMIC DEVELOPMENT, PLANNING, NEIGHBORHOOD STRATEGIC PLANNING, HEALTH SERVICES, SENIOR SERVICES, YOUTH SERVICES AND PUBLIC SERVICE GENERAL.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Low-Income families; approximately 12,000
	Location Description	NRSA 1 - Northwest Side of Milwaukee
	Planned Activities	HOUSING, ECONOMIC DEVELOPMENT, PLANNING, NEIGHBORHOOD STRATEGIC PLANNING, HEALTH SERVICES, SENIOR SERVICES, YOUTH SERVICES AND PUBLIC SERVICE GENERAL.
2	Project Name	NRSA Area 2
	Target Area	NRSA AREA #2

	Goals Supported	Affordable Housing: Owner- occupied & Rental Rehab Housing-Neighborhood Improvement Program (NIP) Employment Services Special Economic Development/Business Assistance Homebuyer Counseling/ Education Youth Services Neighborhood Strategic Planning/Comm Organization
	Needs Addressed	Affordable Housing (owner-occupied, rental rehab) Special Economic Development - Assistance to small Provide Education and Services to Homebuyers and H Public Services - Youth Services Public Services - Employment Services Public Services - Neighborhood Strategic Planning/
	Funding	CDBG: \$1,512,500 HOME: \$1,292,500
	Description	THIS PROJECT IS A NEIGHBORHOOD REVITALIZATION STRATEGY AREA AND WILL BE INVOLVED IN THE FOLLOWING STRATEGIC ISSUES: HOUSING, ECONOMIC DEVELOPMENT, PLANNING, NEIGHBORHOOD STRATEGIC PLANNING, HEALTH SERVICES, SENIOR SERVICES, YOUTH SERVICES AND PUBLIC SERVICE GENERAL.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Low-income families; approximately 2,200 persons
	Location Description	NRSA 2 Near Southside of Milwaukee
	Planned Activities	HOUSING, ECONOMIC DEVELOPMENT, PLANNING, NEIGHBORHOOD STRATEGIC PLANNING, HEALTH SERVICES, SENIOR SERVICES, YOUTH SERVICES AND PUBLIC SERVICE GENERAL.
3	Project Name	Citywide
	Target Area	City of Milwaukee

	Goals Supported	Affordable Housing: Owner- occupied & Rental Rehab Lead-Based Paint Prevention & Abatement Code Enforcement Employment Services Special Economic Development/Business Assistance Youth Services Neighborhood Strategic Planning/Comm Organization Tenant Based Rental Assistance
	Needs Addressed	Affordable Housing (owner-occupied, rental rehab) Abate and/or Prevent Lead-Based Hazards Address Problem Properties (demolition, clearance Special Economic Development - Assistance to small Public Services - Youth Services Public Services - Employment Services Public Services - Neighborhood Strategic Planning/
	Funding	CDBG: \$3,554,600 HOME: \$1,374,675
	Description	THIS PROJECT WILL ADDRESS THE FOLLOWING CITY-WIDE STRATEGIC ISSUES: ECONOMIC DEVELOPMENT, HOUSING, PLANNING, HEALTH SERVICES, PUBLIC SERVICES, CLEARANCE & DEMOLITION AND CDBG NON-PROFIT ORGANIZATION CAPACITY BUILDING.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Low-income families;
	Location Description	
	Planned Activities	ECONOMIC DEVELOPMENT, HOUSING, HEALTH SERVICES, PUBLIC SERVICES, CLEARANCE & DEMOLITION
4	Project Name	Administration
	Target Area	City of Milwaukee
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$1,635,790 HOME: \$404,299

	Description	ADMINISTRATION FOR ALL ENTITLEMENT PROGRAMS.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Oversight of programs
5	Project Name	Fair Housing
	Target Area	City of Milwaukee
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$200,000
	Description	AMELIORATE RACIALLY SEGREGATED HOUSING PATTERNS IN METROPOLITAN MILWAUKEE.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Low-income persons; Approximately 150 persons served
	Location Description	City Wide

	Planned Activities	<p><u>Fair Housing: Public Education</u> - Public education program that includes presentations on fair housing laws, programs for homeowners on discriminatory homeowner's insurance practices, fair housing training seminars, technical assistance on fair housing compliance.</p> <p><u>Fair Housing Enforcement</u> - Through walk-ins & referrals, counseling and testing services are provided for persons alleging violations of fair housing in rental, sale, insurance, financing and home appraisals.</p> <p><u>Fair Lending</u> - Advocates for the removal of institutional barriers to private sector investments in Milwaukee neighborhoods. Monitors compliance with lending laws and promotes partnership development activity with financial institutions to reduce the patterns of segregation and to increase minority lending practices in metro Milwaukee.</p> <p>Eviction Prevention and Mediation</p>
6	Project Name	Accessible Rehab
	Target Area	City of Milwaukee
	Goals Supported	Housing Accessibility / Modifications
	Needs Addressed	Affordable Housing (owner-occupied, rental rehab) Support Housing Accessibility & Modifications
	Funding	CDBG: \$42,750
	Description	THIS PROJECT WILL ADDRESS THE NEED FOR HOUSING ALTERATIONS THAT IMPROVE ACCESSIBILITY FOR PERSONS WITH DISABILITIES.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Low-income families; Approximately 25 households will be served
	Location Description	City Wide
7	Planned Activities	Housing accessibility improvements for income eligible persons with physical, visual and hearing disabilities. Improvements can include handicap accessible ramps, bathroom, kitchen, bedroom and living room modifications and safety enhancements.
	Project Name	Code Enforcement
	Target Area	City of Milwaukee
	Goals Supported	Code Enforcement

	Needs Addressed	Improve Housing Quality (code enforcement, home re
	Funding	CDBG: \$2,240,650
	Description	THIS PROJECT WILL ADDRESS THE FOLLOWING CODE ENFORCEMENT ISSUES: BUILDING CODE ENFORCEMENT, RENTAL HOUSING PRACTICES AND NEIGHBORHOOD CLEAN UP.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	2500 Properties will be addressed
	Location Description	City-Wide
	Planned Activities	<u>Code Enforcement Inspectors/Targeted Enforcement</u> - The program supports efforts to address designated blighted areas, including enhanced special enforcement activity and landlord training. The program includes an intern component that provides Milwaukee residents with on the job experience and classroom training to increase their ability to attain full-time employment as code enforcement inspectors.
8	Project Name	Shelter/Domestic Abuse
	Target Area	City of Milwaukee
	Goals Supported	Homelessness
	Needs Addressed	Public Services - Homeless Services
	Funding	CDBG: \$1,300,000
	Description	THIS PROJECT WILL ADDRESS THE FOLLOWING STRATEGIC ISSUES. PERMANENT HOUSING AND SELF SUFFICIENCY, HOMELESS PREVENTION, RUNAWAY/HOMELESS YOUTH ABUSED AND/OR NEGLECTED CHILDREN AND DOMESTIC VIOLENCE INTERVENTION AND PREVENTION.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Extremely Low-Income persons; 4,000 shelter nights
	Location Description	City Wide

	Planned Activities	Housing and services for homeless individuals and families, victims of domestic violence and troubled youth, including assistance with obtaining appropriate supportive services, permanent housing, transitional housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living.
9	Project Name	2020 AIDS Resource Center of Wisconsin WIH20F001 (ARCW)
	Target Area	4-County Metro Milwaukee area
	Goals Supported	Housing Opportunities for Persons with Aids (HOPWA
	Needs Addressed	Address Public Health Concerns (including access t
	Funding	HOPWA: \$768,442
	Description	THIS PROJECT WILL CREATE A COOPERATIVE PLANNING INITIATIVE AMONG SERVICE PROVIDERS WORKING WITH THE HIV/AIDS POPULATION, TO DETERMINE CURRENT NEEDS AND AREAS OF SERVICE GAPS AND FUNDING GAPS IN ORDER TO PROVIDE COORDINATED CASE MANAGEMENT SERVICES & ASSISTANCE IN OBTAINING AND PROVIDING LOW COST HOUSING.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Extremely low-income persons; Approximately 154 persons
	Location Description	4 County Area - Milwaukee, Ozaukee, Washington and Waukesha
10	Planned Activities	COORDINATED CASE MANAGEMENT SERVICES & ASSISTANCE IN OBTAINING AND PROVIDING LOW COST HOUSING.
	Project Name	2020 Richards Place WIH20F001
	Target Area	4-County Metro Milwaukee area
	Goals Supported	Housing Opportunities for Persons with Aids (HOPWA
	Needs Addressed	Improve Housing Quality (code enforcement, home re
	Funding	HOPWA: \$195,000

	Description	THIS PROJECT WILL CREATE A COOPERATIVE PLANNING INITIATIVE AMONG SERVICE PROVIDERS WORKING WITH THE HIV/AIDS POPULATION, TO DETERMINE CURRENT NEEDS AND AREAS OF SERVICE GAPS AND FUNDING GAPS IN ORDER TO PROVIDE COORDINATED CASE MANAGEMENT SERVICES & ASSISTANCE IN OBTAINING AND PROVIDING LOW COST HOUSING.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Low-income persons; Approximately 154 persons assisted
	Location Description	4 County Area (Milwaukee, Ozaukee, Washington and Waukesha)
	Planned Activities	Supportive services; Short-Term Rental, Mortgage and Utility assistance; Tenant Based Rental Assistance.
11	Project Name	2020 City of Milwaukee WIH20F001
	Target Area	City of Milwaukee
	Goals Supported	Housing Opportunities for Persons with Aids (HOPWA
	Needs Addressed	Administration
	Funding	HOPWA: \$15,000
	Description	ADMINISTRATION FOR THE HOPWA PROGRAM.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
12	Planned Activities	Administration
	Project Name	COVID Response Emergency Preparedness
	Target Area	City of Milwaukee
	Goals Supported	Coronavirus Preparedness
	Needs Addressed	Affordable Housing (owner-occupied, rental rehab) Address Public Health Concerns (including access t

	Funding	CDBG: \$250,694
	Description	Prepare, Prevent and Respond to the Coronavirus Pandemic
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Low-income Families
	Location Description	City of Milwaukee
	Planned Activities	Purchase supplies: Personal Protective Equipment; Bulk handsanitizer, etc.
	Planned Activities	Purchase supplies: Personal Protective Equipment; Bulk handsanitizer, etc.
13	Project Name	ESG20 Milwaukee
	Target Area	City of Milwaukee
	Goals Supported	Homelessness
	Needs Addressed	Public Services - Homeless Services
	Funding	ESG: \$1,387,799
	Description	THIS PROJECT WILL PROVIDE EMERGENCY, TRANSITIONAL AND PERMANENT HOUSING; SUPPORTIVE SERVICES; CASE MANAGEMENT; HOMELESS PREVENTION; TENANT-BASED RENTAL ASSISTANCE; HOUSING RELOCATION & SERVICES; RAPID RE-HOUSING; HOUSING & SERVICES FOR HOMELESS YOUTH AND VICTIMS OF DOMESTIC VIOLENCE. CV-ESG (4,785,445)to prevent, prepare for, and respond to the Coronavirus. (1,387,799) for Federal ESG.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Homeless individuals and families; 8,760 persons
	Location Description	City of Milwaukee
	Planned Activities	EMERGENCY, TRANSITIONAL AND PERMANENT HOUSING; SUPPORTIVE SERVICES; CASE MANAGEMENT; HOMELESS PREVENTION; TENANT-BASED RENTAL ASSISTANCE; HOUSING RELOCATION & SERVICES; RAPID RE-HOUSING; HOUSING & SERVICES FOR HOMELESS YOUTH AND VICTIMS OF DOMESTIC VIOLENCE.

14	Project Name	Technical Assistance/Capacity Building
	Target Area	City of Milwaukee
	Goals Supported	Technical Assistance/Capacity Building
	Needs Addressed	Planning / Technical Assistance & Capacity Buildin
	Funding	CDBG: \$150,000
	Description	Provide technical assistance to community-based organizations to help strengthen their administrative capabilities, board development and organizational strength to promote efficient services to community residents
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	20 Community Based Organization assisted
	Location Description	City of Milwaukee
	Planned Activities	Provide technical assistance to community-based organizations to help strengthen their administrative capabilities, board development and organizational strength to promote efficient services to community residents
15	Project Name	Planning
	Target Area	City of Milwaukee
	Goals Supported	Planning
	Needs Addressed	Improve Housing Quality (code enforcement, home re Planning / Technical Assistance & Capacity Buildin
	Funding	CDBG: \$120,000
	Description	Essential Services
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Milwaukee

	Planned Activities	Environmental Review, Equal Rights Complaints
16	Project Name	Public Service General
	Target Area	City of Milwaukee
	Goals Supported	Employment Services Public Service - General
	Needs Addressed	Public Services - Employment Services
	Funding	CDBG: \$150,000
	Description	Drivers License Recovery
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Low-income persons will be served; Approx. 110
	Location Description	City of Milwaukee
	Planned Activities	Driver's license Recovery - Assist low income persons with driver's license recovery, employment & other supportive services.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

CDGA proposes to target funding to areas with the greatest need, namely the Neighborhood Revitalization Strategy Areas (NRSAs), which based on *Year 2010* Census data, has the highest number of low income persons in the City of Milwaukee. In each of the NRSAs, at least 70% of the total population falls within the HUD-defined low/moderate income category. Funding is also allocated for low income persons in non-NRSA census tracts within the City of Milwaukee.

The census tracts for NRSA 1 are as follows:

11,12,13,14,15,19, 20,21,22,23,24,25,26,27,28,37,38,39,40, 41,42,43, 44,45,46,
47,48,49,50,59,60,61,62,63,64,65,66,67, 68, 69,70,79,80,81,84, 85,86, 87, 88,89, 90,
91,92,93,96,97,98,99,106, 107,122, 123,133,134,135,136,137,141,
146,147,148,149,1854,1855,1856,1857,1858,1859,1860,1861,1862, 1864.

The census tracts for NRSA 2 are as follows:

157,158,159,160,161,162,163,164,165,166,167,168,169,170,
171,173,174,175,176,186,187,188,1865,1866

Geographic Distribution

Target Area	Percentage of Funds
NRSA AREA #1	53
NRSA AREA #2	33
City of Milwaukee	11
4-County Metro Milwaukee area	3

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDGA proposes to target funding to areas with the greatest need, namely the Neighborhood Revitalization Strategy Areas (NRSAs), which based on *Year 2010* Census data, has the highest number of low income persons in the City of Milwaukee. In each of the NRSAs, at least 70% of the total population falls within the HUD-defined low/moderate income category. Funding is also allocated for low income persons in non-NRSA census tracts within the City of Milwaukee. The major emphasis is on targeting resources to effectuate neighborhood revitalization by integrating housing, economic development and public services in a tightly defined geographic area through a clear and well planned development

strategy.

Discussion

There continues to be racial and ethnic concentrations both within the City of Milwaukee and in the Milwaukee Metropolitan Statistical Area(MMSA). According to the *U.S. Census, 2010*, there is a pattern of concentration of all minorities within the area generally considered to be the "central city." The concentration still remains greatest for African Americans and has been noted by several local and national research studies. Most marked is the concentration of African Americans within the city limits and the fact that only 1.5% of the suburban population of the four-County Milwaukee Metropolitan Area is Black.

Milwaukee's residential segregation has been studied for decades by local and national researchers and policymakers. The tremendous impact on the gaps between Black and Whites as it relates to income, mortgage loan disparity rates and educational attainment, has been cited in numerous national studies. It is important to note the overlay of economic segregation as this impacts employment and other opportunities for minorities. CDGA-funded programs providing "seed capital" for new economic development activities continues to be a high priority as a means of stimulating economic opportunities including job creation - for Milwaukee residents in the identified Neighborhood Revitalization Strategy Areas (NRSAs).

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The Community Development Grants Grant Administration (CDGA) has defined a Housing and Community Development 5-Year Strategy which focuses on creating viable neighborhoods and providing decent and affordable housing and economic opportunity for all residents. This community vision recognizes that housing is a critical part of a viable neighborhood system, which also includes public safety, education, employment opportunities, business development and access to community social services. The City will continue to encourage CDBG, HOME and other HUD-funded project recipients to include work experience opportunities in their housing rehab and new construction projects and to link their projects with other public and private human service, resident organizing and economic development initiatives. The City will utilize CDBG and HOME entitlement funds to accomplish the specific housing goals along with other leveraged resources. In addition, the City will continue to expand collaborations with lenders, businesses, developers, other governmental entities, community stakeholders and other development resources such as WHEDA and Community Development Financial Institutions (CDFIs) to expand available resources.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	292
Special-Needs	0
Total	292

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	37
Rehab of Existing Units	155
Acquisition of Existing Units	0
Total	292

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

The need to focus on neighborhoods as a whole as well as individual housing units is well supported by the data. Over the past several years, various City departments have worked in collaboration with citizens and community-based agencies on initiatives to strengthen neighborhoods. By involving citizens in code enforcement, graffiti abatement, crime prevention, neighborhood cleanups, lead abatement and housing development, such as the Milwaukee Builds Housing Apprenticeship Program, community

cohesion is improved while the physical appearance and safety of neighborhoods is enhanced.

The lack of adequate safe, decent and affordable housing in Milwaukee is the greatest obstacle in meeting the housing needs of Milwaukee's low income citizens. In addition, the lack of adequate jobs at family supporting wages is a major obstacle in obtaining housing and achieving safe and viable neighborhoods. The lack of jobs creates the cycle of poverty that leads to economic segregation, the flight of the middle class to the suburbs, physical deterioration of neighborhoods and a variety of social ills such as high crime, teen pregnancy and illiteracy. In addition, the lack of adequate funding for housing providers to meet the tremendous demand, coupled with capacity issues, all pose challenges to meeting underserved housing needs.

The City will develop, maintain and expand the supply of affordable, safe and decent housing that is accessible to income eligible persons; expand opportunities for low income citizens to access affordable housing; increase maintenance and improvement of existing units; assist in preserving existing housing units.

AP-60 Public Housing – 91.220(h)

Introduction

The mission of the Housing Authority of the City of Milwaukee is to provide decent, quality, safe and affordable housing with transition options for those who desire them. “Transition option” is defined as the opportunity for residents to self-determine their interest in, and have access to, housing options that support long-term self-sufficiency.

The Housing Authority of the City of Milwaukee manages 3,419 public housing units.

Most of the housing units are in good to excellent condition; however, the configuration of the apartments in the round towers are challenging for the staff and its residents. The Housing Authority is in the process of revitalizing its’ Westlawn public housing development and is continuing to revitalize its Scattered Sites portfolio.

The Housing Authority maintains two separate wait lists for its public housing program: 1) the family wait list, and 2) the elderly/near elderly/disabled wait list.

Actions planned during the next year to address the needs to public housing

Increase the availability of decent, safe, and affordable housing; maximize the number of affordable units available to the PHA within its current resources; promote self-sufficiency and asset development of families and individuals; conduct activities to affirmatively further fair housing; increase awareness and target PHA resources among families of races and ethnicities with disproportionate needs and to families with disabilities; target available assistance to the elderly and families at or below 30% and 50% of AMI.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Housing Authority is governed by seven Commissioners, two of whom are public housing residents. It is their responsibility to determine Housing Authority policy and assure agency compliance with all applicable state laws and federal regulations. The Housing Authority will continue to support the Resident Advisory Board, which is the organization that represents the residents of the entire Housing Authority of the City of Milwaukee (HACM) and includes representatives from HACM’s housing developments and the Rent Assistance Program. The Housing Authority meets with the Resident Advisory Board (RAB) on a monthly basis. The RAB assists the Housing Authority with the development and implementation of policies and plans, including the Annual Plan. In addition to the Resident Advisory Board, each of the Housing Authority’s developments has a Resident Council that meets on a monthly basis to discuss policies and procedures, programs and activities that affect their housing development. Both the RAB and the Resident Councils also receive a small amount of HUD funding

every year to help fund resident participation activities.

HACM has also worked to improve resident leadership capacity by providing training and technical assistance to resident leaders.

HACM works closely with the City of Milwaukee to leverage funding and other resources to address public housing needs. Two specific examples of the City's partnership with the Housing Authority is the City's participation in the Choice Neighborhoods Implementation grant and the Neighborhood Stabilization Program. The Department of City Development is the Neighborhood Implementation Entity for the Choice Neighborhoods grant, and If the Housing Authority receives a Choice Neighborhoods grant, the City will provide Community Development Block Grant funds to support eligible activities in the Westlawn Transformation Plan. The Housing Authority was a subgrantee on the Neighborhood Stabilization Program (NSP) grant and is continuing to work with the Department of City Development on the implementation plan to address abandoned and foreclosed properties in the City of Milwaukee.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. The City of Milwaukee Housing Authority is not designated as troubled.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

From a systems perspective, the overall strategy is to strengthen Milwaukee’s homeless prevention programs and services, so the number of people entering the emergency shelter and transitional housing decreases. More focus can then be on programs such as Rapid Re-Housing and placements into stable/permanent housing. The City of Milwaukee and Milwaukee County Continuum of Care (CoC), programming, and other service providers are committing to pursuing seven critical efforts:

1. Prevent Homelessness
2. Increase Outreach
3. Assess and Adapt Emergency and Transitional Housing Capacities
4. Secure Safe Emergency Shelter
5. Transition to Permanent Housing
6. Shorten Homelessness Duration
7. Monitor Needs Specific to Covid-19

Each of these areas is described below, aligned with the four parts of this section: (1) Outreach and Assessment of Needs of people experiencing homelessness; (2) Strategies for Emergency Shelter and Transitional Housing Needs; (3) Use of Rapid Re-Housing and Permanent Housing; and (4) Homeless Prevention efforts.

Milwaukee’s Coordinated Entry (CE) system is now fully implemented for families and single women and men. CE will function as a one-call system operated by 211, accessible via phone call, text message, online, and walk-in navigation centers. It is a gateway to the full array of homeless services, including prevention, rapid re-housing, emergency shelter, and permanent supportive housing with services directed to homeless individuals and families in greatest need.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Strategy: Increase Outreach

Outreach helps people exit to permanent housing from places not meant for human habitation (unsheltered settings). Improvements can be observed annually in the System Performance Measures report submitted to HUD.

Coordinated Entry combined with outreach ensures that CE is the first point of contact, widely publicized and utilized by all homeless serving organizations and residents of the entire city/county. CE allows for people at risk to seamlessly access prevention services relating to basic needs, income,

employment, transportation, and other assistance as soon as possible. Specific examples of CE actions are the dispatching of outreach staff to 211 callers on the street and the coordination of appropriate services for those fleeing domestic violence.

Outreach efforts and Coordinated Entry are the foundation for a strong and effective homeless services system. CE manages the prioritization of referrals to shelter and permanent housing programs funded by CoC and ESG. Linking people at imminent risk of homelessness with resources to sustain permanent housing in the community is a critical component of an early intervention system. Ensuring people who have no option other than emergency shelter are referred to the most appropriate setting is also essential. The initial focus of CE was on emergency shelters. The next and most recent point of focus was on permanent supportive housing. With these systems functional, the following focal points will be systemic diversion and homelessness prevention services, with CE being the conduit for information sharing and services referral.

Outcome: 3,600 CE callers served annually

Street Outreach will continue to be provided to homeless adults and youth. Outreach will engage homeless people on the street, in parks, under bridges, encampments, and abandoned buildings. Outreach workers will provide food, clothing, and personal care items as immediate assistance and connect the homeless with HIV testing, substance abuse services, benefits assistance, access to shelter, transitional housing, safe- haven, rapid re-housing, and permanent supportive housing. Collaboration with nonprofit outreach providers and law enforcement will continue.

Outcome: 1,000 homeless encounters annually

School-based Outreach will continue to be provided to children and families via a designated homeless outreach contact at each school that can facilitate enrollment in Milwaukee Public Schools' Homeless Education Program (HEP). Online and central office enrollment will also be offered. HEP-enrolled families will receive McKinney-Vento services, including free breakfast/lunch, before/after school programs, tutoring, fee waivers, free books/materials, ESL, school health, special education, and other services. HEP will also refer families to Coordinated Entry and other community services as needed. With the closure of schools due to the COVID-19 pandemic, additional outreach strategies will be explored to connect with families who may be facing housing insecurity.

Outcome: Reach 5,000 homeless students annually

Estimating Future Homelessness: Additionally, the CoC is currently developing a tool to estimate future homelessness using technical resources available through HUD. It will help provide the Milwaukee CoC with a way to monitor a handful of data sets for potential entries into the homeless system, and then

activate support in other institutions and/or systems with prevention strategies.

Addressing the emergency shelter and transitional housing needs of homeless persons

There is a known lack of safe emergency spaces for the homeless. Emergency shelter and transitional housing are resources for individuals and families in greatest need who have no other housing option in the community. Our current focus is to create and access more permanent housing so individuals experiencing homelessness can be transitioned more quickly out of shelters, which allows the current number of shelter beds to serve more people.

The importance of emergency warming and cooling rooms is growing in response to more extreme weather patterns. In 2020, the Point In Time methodology was adjusted to count guests at warming rooms as sheltered rather than unsheltered, which is where they were traditionally counted.

In response to COVID-19 and with emergency funds provided by the federal and state governments, shelter capacity was expanded rapidly to accommodate social distancing requirements. This emergency effort warrants further examination as a potential long-term response to addressing homelessness.

The CoC is pursuing the following activities to improve the effectiveness of existing Emergency and Transitional Housing:

1. Enhance low barrier shelter models that serve a population of people with a high acuity of needs, the majority of whom have a mental health condition, by promoting partnership and adding service capacity that may be available through the Milwaukee County Behavioral Health Division, to support the shelter's efforts to offer a level of care needed.
2. Explore options for adding specialized employment and benefits case managers to shelters to improve shelter guests' housing options, allowing for turnover in shelter and availability of shelter beds for folks staying outside.
3. Engage landlords in working with supportive housing programs to improve inventory available for local programs.
4. Encourage tenant workshops in shelters to prepare guests for renting an apartment (with or without a housing program).
5. Secure private funding for smaller costs that are barriers to housing, like application fees.
6. Encourage housing navigator specialization in case managers attached to street outreach or emergency shelter programs.
7. Work with HOPWA grantees to ensure that individuals with HIV/AIDS have access to stable housing, which is critical to ensuring they are better able to access medical care and supportive services.
8. Continue using the "Moving On" strategy as a means to increase openings in CoC permanent supportive housing (PSH). This entails working with other mainstream housing programs (public housing, Housing Choice Voucher, etc.) to transition PSH clients to stable housing but no longer need intensive services.

Current capacity of emergency shelter and transitional housing beds can be found in MA-30 (Homeless Facilities and Services), Table 43: Facilities and Housing Targeted to Homeless Households.

Outcome: 1,400 people served as members of households; 2,800 people served as single adults annually with the number decreasing over the next five years

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Strategy: Secure Safe Shelter

Rapid Re-Housing (RRH) is a strategy intended to reduce the reliance on emergency shelter and transitional housing and increase successful placement in permanent unsubsidized or supportive housing in the community. RRH includes case management, and rent assistance (per the HUD definition) was implemented in 2018. Before this time, case management and rent assistance have been provided as separate programs by a network of homeless services providers. It is considered a leading strategy to get individuals and families stably housed quickly, with some case management. From 10/1/18 to 9/13/19, Rapid Re-Housing efforts served 1,084 individuals, including 513 heads of households, a proxy for families.

Outcome: 1,200 served in 2020, with the number increasing every year over the next five years; Reduction in Length of Stay.

Strategy: Transition to Permanent Housing

By increasing access to permanent housing, the Milwaukee CoC seeks to ease pressure on the shelter and transitional housing side of the system. The following activities will assist the CoC to help people find secure, stable housing:

1. Implement a policy to prioritize 100% of Permanent Supportive Housing (PSH) beds that become available through turnover for occupancy by people who are chronically homeless.
2. Continued project evaluation for a number of exits to permanent housing.
3. Continue to utilize current Safe Havens sites as an alternative permanent housing option to add needed capacity to the system.
4. Work with service providers to secure PSH/permanent housing for families with children, and special needs populations, particularly people with disabilities, seniors, and individuals living with HIV/AIDS.

5. Engage additional veterans service providers to collaborate with the CoC on connecting veterans to services and programs that increase housing stability as described in NA-40 and NA-45.
6. Work with the Housing Authority of City of Milwaukee (HACM) to utilize a percentage of available housing or housing vouchers to assist CoC service providers in finding stable, permanent housing for people in shelter or transitional housing.
7. Support the establishment and operation of pilot projects that are funded by hospitals and HMOs in order to increase inventory of permanent supportive housing.
8. Continue to increase RRH inventory through funding made available due to federal relief programs such as the CARES Act in 2020.

Outcome: Current capacity of PSH beds is 2,732 (also available in Table 43 in MA-30). Goal is to increase the number of PSH beds for Category 1 individuals identified as having the highest need.

Outcome: 200 persons served in Safe Havens as members of households; 400 people served as single adults annually, with the number decreasing every year over the next five years.

Strategy: Shorten Homelessness Duration

Efforts towards homelessness duration reduction will focus on individuals and families that are not already chronically homeless. Our data indicates the sooner one makes the transition to permanently affordable housing and independent living, the less likely that individuals and families will repeat the experience of homelessness. Key to our goal is CoC facilitating access for homeless individuals and families to affordable housing units while supporting preventing individuals and/or families from ever becoming homeless again.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Strategy: Prevent Homelessness

A multi-pronged approach to homeless prevention takes the following actions:

1. Provide low-income housing specifically for families.
2. Provide ESG-funded homelessness prevention services, including housing relocation, stabilization, and tenant-based rental assistance.
3. Focus on low-income individuals and families who are more likely to become evicted; Extremely low-income individuals and families likely to become homeless due to severe housing cost

burden; or those receiving assistance from public and private agencies that address housing, health, social, employment, education, or youth needs.

4. Advocate for and support eviction prevention efforts such as the newly formed Rental Housing Resource Center, increased access to mediation services to divert potential eviction filings; increased access to legal services; and an increase in the availability of temporary rent assistance funds.
5. Support targeted intervention efforts to achieve permanent housing placement for people leaving a system of care such as foster care, hospitals, mental health facilities, and corrections.
6. Provide secondary prevention via effective delivery of CoC/ESG-funded emergency shelter, rapid re-housing, transitional housing, safe haven, and permanent supportive housing that decreases the rate of return to homelessness.
7. Identify and address barriers to fair housing choice.
8. Incorporate homeless prevention in jurisdictions' Consolidated Plans and provide City and County CDBG support for foreclosure and eviction prevention programs operated directly by jurisdictions and community-based organizations.
9. Support for the development of a tool to estimate future homelessness, which will help provide the Milwaukee CoC with a way to monitor potential entries into the homeless system, and then activate support in other institutions and/or systems with prevention strategies.
10. Develop and implement a focused CoC-wide effort to reduce the rate of return and monitoring progress for individual providers and the system.

Outcome: Reduce the number by 5 % of individuals and families that become homeless, as seen in annual System Performance Measures.

Discussion

Reduction in the Rate of Return will continue to be tracked using an HMIS-generated Rate of Return (RoR) report to identify homelessness or return to the shelter after exiting any CoC-funded housing program. The CoC will also continue to use RoR as a criterion in the annual HUD renewal project ranking. Currently (2019), CoC projects had the following Rates of Return (12-month): Street Outreach (20%), Emergency Shelter (25%), Permanent Supportive Housing (11%), Transitional Housing (8%), Safe Haven (18%), and Supportive Services Only (21.0%). The plan to reduce the Rate of Return includes:

1. Increasing income through the utilization of cash and non-cash mainstream resources including SSI/SSDI.
2. Utilize the expanded SOAR training capacity to improve the skills and services of case managers.
3. Increasing employment through collaboration with employment service providers; particularly those specialized to serve people with disabilities and mental health conditions.
4. Achieving maximum enrollment in Affordable Care Act health insurance.
5. Improving access and utilization of mental health and substance abuse services.

Outcome: Reduction in rate of return to national best practice levels or less than 55 days.

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	140
Tenant-based rental assistance	10
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	4
Total	154

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Milwaukee: *Analysis of Impediments to Fair Housing* study identifies numerous impediments some of which present barriers to affordable housing, fair housing and housing choice. The following is a summary of those impediments.

Summary of Impediments:

Collaborative Region

- Impediment 1: Lack of a Regional Housing Strategy or Plan
- Impediment 2: Lack of Regionally Dispersed Affordable Housing
- Impediment 3: Restrictive Local Land Use Regulations and Other Ordinances
- Impediment 4: Restrictive Zoning Regulations for Group Homes and Community Living Facilities
- Impediment 5: Prevalent “Fear of Others” among Residents, including NIMBYism¹
- Impediment 6: Strong Jobs-Housing-Transit Mismatch
- Impediment 7: Lack of Fair Housing Guidance and Enforcement
- Impediment 8: Lack of Accessible Housing for Persons with Disabilities
- Impediment 9: Gap in Homeownership by Racial and Ethnic Minorities Compared to White Households
- Impediment 10: Overcrowded Housing
- Impediment 11: Extensive Use of Evictions

City of Milwaukee

- Impediment 12: Lack of Private Investment in Specific Neighborhoods
- Impediment 13: Gentrification of Some Neighborhoods Surrounding Downtown

Private Sector Real Estate Market

- Impediment 14: Racial and Ethnic Disparities in Mortgage Lending, Insurance, and Appraisal Practices
- Impediment 15: Lack of Fair Housing Knowledge

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the

return on residential investment

The City of Milwaukee will continue to fund multiple housing and other programs designed to affirmatively market Milwaukee neighborhoods and reduce barriers to affordable housing. These programs support the administration and enforcement of federal, state and local fair housing ordinances, provide homebuyer counseling services and collaboratively work with financial lenders to enable low and moderate-income families to purchase homes anywhere they choose. Viewed holistically, these programs accomplish several purposes at once: they affirmatively promote neighborhoods; enforce and further fair housing; expand on housing opportunities available to minorities and the poor within and outside of areas of minority concentration and help to strengthen neighborhoods by increasing homeownership and eliminating blight.

The City has recently enacted an ordinance which allows the City to use their TIF authority to subsidize affordable housing. The ordinance allows the City to extend one additional year the increments of an expiring TIF development in a defined area for one additional year, and dedicate it to other affordable housing projects. The City of Milwaukee is the State's first municipality to enact this ordinance using the State's enabling legislation.

The City also continues to provide funding and staff to the City of Milwaukee Housing Trust Fund. The Housing Trust Fund has been able to address some of the city's housing needs through gap financing and other means for the last several years. Increasing homeownership, increasing the supply of quality rental housing opportunities and providing housing opportunities for the homeless are three of the trust fund's goals.

The City's Strong Neighborhoods Initiative is assisting the City and local nonprofits in more effectively addressing the housing foreclosure crisis and its impacts on our neighborhoods. Neighborhoods of color are disproportionately harmed by the foreclosure crisis.

City Subcontracts with Fair Housing Programs

The City will subcontract with the Metropolitan Milwaukee Fair Housing Council (MMFHC) and the Legal Aid Society of Milwaukee to respond to the problem of predatory lending and affirmatively work toward integrated housing patterns.

Metropolitan Milwaukee Fair Housing Council (MMFHC) will affirmatively work toward integrated housing patterns by providing: fair housing/ fair lending presentations, research and technical assistance on fair housing/ fair lending issues, information on buying, renting and selling homes, counseling and investigation services to receive and resolve fair housing/fair lending complaints and distribution of a quarterly fair housing newsletter and a coordinated community-wide response to the problem of predatory lending.

The **Legal Aid Society of Milwaukee**, Inc., will continue to operate its' A-LINE Project and represent

vulnerable inner city residents who have been victims of predatory lending practices. Legal Aid Society will continue to provide direct representation to victims of predatory mortgage lending practices and mortgage foreclosure rescue scams. Legal Aid will continue its efforts to challenge the unconscionable practices of auto title lenders in our community.

Discussion:

The Analysis of Impediments to fair housing is a document that is required every 5 years from any Participating Jurisdiction that conforms to the Block Grant Consolidated Planning process and Public Housing Agencies (PHAs). The U.S. Department of Housing and Urban Development in the Final Rule for the Affirmatively Fair Housing Marketing Plan (AFHMP) stated best practices for submission of the plan. A regional planning process approach will assist communities analyze challenges to fair housing choice and establish goals and priorities to address the fair housing barriers.

Jurisdictions and Public Housing Authorities supporting the 2020 Milwaukee County AFHMP:

- City of Milwaukee
 - Housing Authority City of Milwaukee
 - Milwaukee County Housing Division
 - Milwaukee County Housing Division (PHA)
 - City of Wauwatosa
 - City of West Allis
-
- West Allis Public Housing Authority

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Milwaukee has implemented a few major initiatives, the Strong Neighborhoods, 10,000 Homes, Anti-Displacement and Growing Prosperity Plans, to address issues of affordable housing, foreclosure, economic opportunities, quality of life, and neighborhood stability.

In 2014, Mayor Barrett and the Common Council established the Strong Neighborhoods Plan as the City's "all hands on deck" approach to vacancy and foreclosure. The Plan seeks to build on Milwaukee's success in stabilizing the housing market, and continue the city's recovery from the foreclosure crisis. Since 2014, the Mayor and Council have allocated over \$44 million for Strong Neighborhoods.

The plan has four strategic goals:

- PREVENT tax delinquency and tax foreclosure
- MITIGATE blight and ensure vacant properties do not deteriorate
- REVITALIZE neighborhoods through sales and rehab of tax foreclosed property
- RENEW Milwaukee neighborhoods by activating vacant space

Growing Prosperity is an Action Agenda for Economic Development in the City of Milwaukee addressing the need for actions to be taken in the city itself—by city government and by others— to capitalize on regional strategies for growth so that the city can thrive in an increasingly global economy.

Growing Prosperity outlines 10 principles and a broad vision, closely aligned with the goals of the M7 framework that will put the City of Milwaukee and its residents on a path to economic success.

This Action Agenda explores four areas of focus:

- location-based opportunities,
- human capital development,
- entrepreneurship and innovation, and
- quality of life and place

Both plans require partnerships with some of the many businesses, foundations, nonprofits, and other organizations that work in the City of Milwaukee.

Actions planned to address obstacles to meeting underserved needs

The Community Development Grants Grant Administration (CDGA) has defined a Housing and Community Development 5-Year Strategy which focuses on creating viable neighborhoods and providing decent and affordable housing and economic opportunity for all residents. This community vision

recognizes that housing is a critical part of a viable neighborhood system, which also includes public safety, education, employment opportunities, business development and access to community social services. The City will continue to encourage CDBG, HOME and other HUD-funded project recipients to include work experience opportunities in their housing rehab and new construction projects and to link their projects with other public and private human service, resident organizing and economic development initiatives. The City will utilize CDBG and HOME entitlement funds to accomplish the specific housing goals along with other leveraged resources. In addition, the City will continue to expand collaborations with lenders, businesses, developers, other governmental entities, community stakeholders and other development resources such as WHEDA and Community Development Financial Institutions (CDFIs) to expand available resources. The need to focus on neighborhoods as a whole as well as individual housing units is well supported by the data. Over the past several years, various City departments have worked in collaboration with citizens and community-based agencies on initiatives to strengthen neighborhoods. By involving citizens in code enforcement, graffiti abatement, crime prevention, neighborhood cleanups, lead abatement and housing development, such as the Fresh Start housing program, community cohesion is improved while the physical appearance and safety of neighborhoods is enhanced.

Actions planned to foster and maintain affordable housing

Develop, maintain and expand the supply of affordable, safe and decent housing that is accessible to income eligible persons; expand opportunities for low income citizens to access affordable housing; increase maintenance and improvement of existing units; assist in preserving existing housing units.

The City continued to promote and provide opportunities for low income citizens to access affordable housing. All of the programs listed hereafter in this section provide outcomes that are consistent with the goals articulated in the Consolidated Plan. The Plan indicated that efforts will be made to increase homeownership opportunities and to improve the condition of the City's rental housing stock with an emphasis on large family rental units

Actions planned to reduce lead-based paint hazards

The Health Department will continue to work closely with other City Departments and community partners on efforts to increase awareness off the EPA Lead-Safe Rule and integrate lead-safe work practices into City housing projects. The City has utilized multiple HUD grants for focused treatment of addressing high risk window components where lead paint content and lead dust levels are extremely high, while the property owner addresses other lead hazards that may be present in the home. In addition, the Health Department provides comprehensive secondary interventions to lead poisoned children and their families and has successfully engaged in community and housing-based primary prevention to prevent lead exposure in areas disproportionately impacted by childhood lead poisoning.

The City's Health Department has developed a comprehensive and nationally recognized program which includes both secondary interventions (services to lead poisoned children and their families) and

primary prevention activities (making high risk housing lead-safe before a child is poisoned).

2020 Annual Action Plan - Implementation Strategy

- Assure compliance with the HUD Lead Safe Housing Rule and EPA Renovation Repair and Painting (RRP) rule by providing information, education and training to property owners.
- Continue to produce lead safe housing units in the high risk target area of the City of Milwaukee utilizing all available funding; provide partial grant subsidies to assure the safe remediation of lead-based paint hazards for high risk window components for housing units.
- Provide investigations and case management to lead-poisoned children and their families in Milwaukee.
- Involve community organizations and members most affected by the problem in neighborhood based strategies.
- Increase the awareness and importance for lead testing of children; minimum of 3 blood lead tests before the age of 3.
- Diversify and increase funding to make homes lead-safe before a child is poisoned.

Actions planned to reduce the number of poverty-level families

The City of Milwaukee's Anti-Poverty Strategy is focused on the expansion of opportunity in the areas of education, employment, economic development and housing. The City has increasingly targeted local and federal resources toward concerted efforts to create jobs and generate economic activity in specific areas of the City affected by years of financial disinvestment. At the same time, City departments are working collaboratively with the non-profit sector to advance innovative poverty reduction programs.

2020 Actions Planned:

- Prevent, prepare for, and responding to the Coronavirus was structurally included in all actions planned in 2020; Create livable wage jobs through aggressive economic development activities to help reduce the unemployment of Milwaukee residents; Assist with training individuals for jobs within emerging industries such as manufacturing, health care, retail/hospitality, information technology, business / financial Services, water, and green economy industries; Provide workforce-based training, education and mentoring to increase participants' workforce skills in industry-related certifications or licenses (such as lead abatement, OSHA, home construction and rehabilitation); Increase partnerships with other entities to offer supportive services to workers to promote job stability and retention, such as: job training, apprenticeships, education; Support programs that provide skilled trades and high-tech training and those with an apprenticeship component such as Youth Build and Milwaukee Builds which offer housing apprenticeships along with education and supportive services; Promote and market the identities of neighborhood retail districts and implement existing improvement plans; Assist small businesses and microenterprises with technical assistance and access to capital through business lending and revolving loan programs; Support transitional jobs

programs for released inmates and for offenders diverted from incarceration; Support the *Driver's License and Employability Program* to assist low income residents in restoring driver's license privileges and to assist in employment opportunities; Expand affordable homeownership opportunities for residents; increase quality affordable rental housing; Support programs and initiatives which assist in removing barriers for low income persons such as walk-to-work programs, English proficiency programs and those that provide access to an array of wrap services such as: Health services, social services, education, life skills, employment and transportation; Pursue new revenue sources and improve efficiency in current programs to maintain existing service levels; Work with community partners to improve the physical appearance, social and economic vitality of Milwaukee neighborhoods and commercial districts; Promote programs that respond to the social issues facing youth such as: education, unemployment, teen pregnancy, truancy, crime and violence.

Actions planned to develop institutional structure

Many funded activities are under the direct control and funded by the Community Development Grants Administration. These activities are primarily funded by CDBG, HOME, HOPWA and ESG funds. Funded activities will be implemented by the responsible organization and monitored by the CDGA.

Activities carried out by Non-City Organizations

The majority of social service, public service, income transfer, transportation and health services delivered in the City of Milwaukee are administered by non-City organizations. These vital services are an essential part of the comprehensive community development effort. There is no formal institutional structure to coordinate these disparate services with those delivered by City Departments. The organizations that carry out these services must do so in a manner that will satisfy their funding source. At present, the requirements of the funding source do not necessarily compliment the policies of the City and sometimes contradict the goals and objectives of city-supported activities. The City makes every effort to be involved with non-city organizations, including other non-profit enterprises and for profit businesses, but the City cannot force changes in these services nor can the City create an institutional structure to carry out the Consolidated Plan. The City will continue to work on collaborative efforts with other organizations and continue to communicate the goals and policies of the City.

Institutional Structure: Annual Action Plan Priorities:

- Prevent, prepare for, and responding to the Coronavirus was structurally included in all actions planned in 2020.
- Place a high priority on Interdepartmental coordination including collaboration between the City Attorney's Office, the Mayor's Office, the Milwaukee Police Department, the Department of Neighborhood Services and the Department of City Development to reduce the negative

impacts of nuisance/blighted and foreclosed properties through the Strong Neighborhoods Plan and the Community Prosecution Program.

- Continue collaborative neighborhood improvement programs involving City departments and community-based agencies such as the Community Prosecution Unit, Neighborhood Clean-ups, City-Wide Housing Coalition and the Health Department Lead Abatement/Prevention Program.
- Provide public access to data for the public and community-based agencies; technical assistance for community-based agencies in gathering and researching data, internet mapping and data analysis of CDGA-funded activities.
- Continue to enter into collaborations and partnerships with non-City organizations for planning and program implementation purposes.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Milwaukee is committed to the continued coordination of all community development initiatives. The City will continue to facilitate partnerships between City Departments and community-based organizations, State and County government, neighborhood residents, businesses, faith-based entities and others in the private sector to efficiently link resources and carry out joint planning and program activities. These linkages include the following City departments: Dept. of City Development, Dept. of Administration/ Community Development Grants Administration, Information and Technology Management Division (ITMD), City Health Department, Dept. of Neighborhood Services, Milwaukee Police Department, Milwaukee Fire Department, Housing Authority, Milwaukee Public Library, Redevelopment Authority, Department of Public Works, Common Council/City Clerk, Comptroller's Office and City Attorney. This spirit of cooperation is further supported by the City's cabinet form of government and is carried out on a daily basis through many channels of communication including meetings, phone conversations, e-mail, and other correspondence.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Milwaukee utilizes local tax levy and private foundation funds to create affordable housing opportunities. The Mayor's Strong Neighborhood Plan and Housing Trust Fund are two

examples.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City will primarily use Recapture Provisions for all its' homebuyer activity, except in cases where the Resale Provisions are required, or when the Presumption of Affordability is requested for a particular project in advance. Recapture and Resale Provisions are clearly defined in the contract between the City and all subrecipients. It is enforced with an active covenant that is secured by a mortgage at time of closing, to ensure affordability of units acquired with HOME funds.

Period of Affordability

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing. How to calculate the amount of HOME assistance in each unit and therefore the applicable period of affordability varies depending on whether the unit is under resale or recapture provisions.

Period of Affordability Under Resale Provisions

Under resale, §92.254(a)(5)(i) of the HOME rule states that the period of affordability is based on the total amount of HOME funds invested in the housing. Any HOME program income used to assist the project is included when determining the period of affordability under a resale provision.

Period of Affordability Under Recapture Provisions

For HOME-assisted homebuyer units under the recapture option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability. The following table outlines the required minimum affordability periods.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City will ensure that, when a homebuyer sells his/her property, during the affordability period: the property is sold to another low-income homebuyer who will use the property as their principal residence; the original homebuyer receives a fair return on investment, and the property is sold at a price that is "affordable to a reasonable range of low-income buyers." If the City only provides HOME assistance to develop the unit and HOME funds are not used to lower the purchase price

from fair market value to an affordable price, resale provisions must be used.

Ensuring Long term Affordability: If the housing is transferred during the period of affordability, it must be made available for purchase only to a buyer whose family qualifies as low-income, and will use the property as its principal residence.

Fair Return on Investment: The City's resale requirements will ensure that, if the property is sold during the period of affordability, the price at resale provides the original HOME-assisted homebuyer a fair return on investment (including the original homebuyer's initial investment and certain capital improvements).

Presumption of Affordability: In certain neighborhoods, housing can be presumed to provide a fair return to an original homebuyer upon sale, to be available and affordable to a reasonable range of low-income homebuyers, and to serve as the primary residence of a low-income family during the period of affordability. In such cases, the City will not impose resale restrictions because the characteristics of the neighborhood make it probable that these requirements will be met without the imposition of the restrictions. Instead, §92.254(a)(5)(i)(B) of the HOME rule states that the City may identify certain neighborhoods with housing and income conditions that will:

- 1) Provide ongoing affordable home prices;
- 2) Ensure that the sales price of a home will provide a fair return to the original homebuyer, and
- 3) Provide a pool of income-eligible homebuyers from the residents of the neighborhood.

Recapture Provisions: The HOME recapture provisions permit the original homebuyer to sell the property to any willing buyer during the period of affordability while the City is able to recapture all or a portion of the HOME-assistance provided to the original homebuyer. Recapture Method: In the event of a voluntary or involuntary transfer of the property during the applicable period of affordability, the City will recapture all or a portion of the direct subsidy provided to the homebuyer. This direct subsidy is provided in the form of a deferred payment 0% interest loan. The loan will be forgiven prorata over the period of affordability (i.e., generally 5 years), as long as the home remains the principal residence of the homebuyer. If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, The City shall recapture the balance due on the loan or 100% of net proceeds from the sale, whichever is less. If there are no net proceeds from the sale, no repayment is required.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

Not Applicable

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Standard policies and procedures have been developed to ensure proper evaluation of families and individuals for assistance under ESG. Families will initially be evaluated using a standardized evaluation tool. The evaluation tool will be used by 211 or other homeless system point of entry to conduct a cursory assessment to determine demographics, income level, housing status and the determination of which agency will best provide assistance to the family or individual. All individuals that contact 211 will have this assessment completed and will be either directed to a shelter, community case manager, or homeless prevention provider. Once a family has been referred to a shelter, within one week the shelter will assess the family for Rapid Rehousing eligibility. Eligibility will be based on the uniform assessment tool that all agencies will utilize to ensure that each applicant is assessed properly. All individuals must either be homeless, at-risk of homelessness or at imminent risk of homelessness. All individuals involved must not have any other appropriate subsequent housing options identified. Also, individuals must lack the financial resources and support networks to remain in the existing home.

Individuals must also meet ESG income guidelines.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Milwaukee Continuum of Care established Coordinated Entry in October 2013 after a two-year planning process. Coordinated Entry is sponsored by United Way of Greater Milwaukee and operated by 211 at IMPACT. An ongoing work group functions in an advisory capacity to support implementation.

Coordinated Entry covers all of Milwaukee County. It is a one-call system operated by 211, accessible via phone call, text message, and online. Coordinated Entry is advertised through high-volume sites including churches, meal programs, community centers, and libraries as well as advertised via bus signs, billboards, TV, radio, newspapers, and social media.

Trained staff uses the Coordinated Entry Assessment Tool as a priority ranking method to determine callers in greatest need for emergency shelter and to facilitate referral of other callers to community services to support housing stability. The Assessment Tool gathers the following information: name, date of birth of all families members, English proficiency, special population (veterans, recently

incarcerated, exiting transitional housing, domestic violence, disabling conditions such as substance abuse, mental illness, pregnancy, or other medical/physical disability, special accommodations required to obtain shelter, where stayed previous night, length of stay/ability to stay longer, monthly income, and consent for release of information. In addition, Coordinated Entry has access to HMIS to view callers' service history.

Persons determined to be in greatest need are warm-transferred to emergency shelter. Prevention and supportive services are arranged for those persons whose living situation can be extended pending a permanent housing placement. At this time, Coordinated Entry serves families and single women; it was expanded to single men in 2014. The goal is for Coordinated Entry to include transitional housing, safe haven, rapid re-housing, and permanent supportive housing to warm transfer options using the VI-SPDAT (Vulnerability Index – Service Prioritization Decision Assistance Tool) to better inform needs and resource matching. Coordinated Entry is a major system improvement for the Continuum of Care that will result in more efficient utilization of homeless services and better outcomes for individuals and families.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

CDGA administers the ESG funds allocated directly to the City of Milwaukee as well as ESG funded awarded to Milwaukee by the State of Wisconsin. For directly allocated ESG, CDGA solicits the recommendations formulated collaboratively by the Shelter Provider Advisory Group, which is affiliated with the Continuum of Care, and the CoC Executive Board in making its ESG recipient selections and allocations. Those recommendations are ratified by the Milwaukee Common Council and the Mayor. For ESG funds awarded to Milwaukee by the State of Wisconsin, there is a local competitive process that begins with community notification of funding availability and invitation to apply. Selected projects are included in a consolidated application prepared by CDGA as Lead Agency for the Continuum of Care. The application is submitted to the Wisconsin Division of Housing. CDGA administers contracts with recipients/sub-recipients for both ESG allocations. ESG reporting and performance evaluation is conducted by means of Performance Activity Reports/HMIS completed by each organization and submitted monthly to CDGA. ESG priorities are aligned with the CoC's 10-Year Plan, Consolidated Plan, and Housing and Service System Plan.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Continuum of Care regularly solicits input from homeless individuals and families via the semi-annual Point in Time survey. Survey results are used to prioritize needs, develop program initiatives, and evaluate progress over time. In addition, the CoC has several members who have the lived experience of having been homeless, many are veterans who are active in one of the CoC's six

veterans services organizations. Guest House, an organization operating emergency shelter, transitional housing, and permanent supportive housing, sponsors a group of former consumers called Living Proof. This group meets regularly to advise Guest House on policies and programs and to provide insight and advice to the Continuum of Care. On the community level, an increasing number of persons with lived experience in the areas of mental illness and substance abuse as well as having experienced periods of homelessness have become active in entities associated with the Continuum of Care including the Milwaukee County Mental Health Redesign Task Force, MC3, and the peer support specialist movement. Twenty peer support specialists with diverse lived experience are currently employed by Milwaukee County-operated CoC-funded Permanent Supportive Housing programs.

5. Describe performance standards for evaluating ESG.

As the Lead Agency of the Continuum of Care, CDGA has a signed MOU with each CoC/ESG program authorizing access of program documents to address program quality, expenditures, and compliance reporting. If needed, the Lead Agency can recommend participation in performance improvement including training and additional reporting. The MOU is enforced through review of each program's APR (Annual Performance Report) and data quality reviews conducted by the Continuum of Care HMIS (Homeless Management Information System) and shared with the Lead Agency. Annual performance reviews are conducted for renewal program rating and ranking. Monthly performance reports are required by CDGA of all funded groups in conformance with the new HUD Statutory Program Outcomes. The results provide a monthly performance scorecard. Funded agencies also submit semi-annual and year-end reports detailing accomplishments along with backup documentation. HUD performance goals are incorporated into all levels of compliance monitoring. The Lead Agency (CDGA) monitoring staff maintains extensive contact with funded agencies and provides technical assistance to ESG-funded groups when needed. Agencies needing additional technical assistance are referred to the Nonprofit Center of Milwaukee (NPC) which is under contract to CDGA to provide individual consultation to programs and provide a comprehensive calendar of nonprofit management training opportunities. When longer term technical assistance is required, CDGA provides ongoing guidance necessary to correct deficiencies and strengthen overall project capacity. A critical step in improving performance has been the implementation of a clear, objective performance measurement system (PMS) which allows projects to assess their progress relative to other Milwaukee projects and HUD performance goals. The PMS also allows technical assistance to be specifically targeted to deficiencies and provides documentation necessary to administer funding sanctions in response to uncorrected poor performance. HUD technical assistance is available for longer term technical assistance project which involve a level of complexity that exceeds available CDGA and Nonprofit Center capacity. The City will continue to conduct formal and informal site reviews of CDGA-funded programs as well as perform risk assessments and in-house desk audits of those programs. CDGA will receive fiscal guidance from the City Comptroller's Office, the fiscal arm of CDGA, when reviewing those agencies' financial documents and expenditures. While at this point, CDGA's authority does not extend to this level of monitoring for all CoC grants, ESG-funded agencies have complied with monitoring by CDGA as part

of its Lead Agency responsibilities. On-site monitoring, tracking of progress on performance goals, and reporting out to the Continuum of Care as a whole are major improvements for the Milwaukee CoC, instituted in 2012-13, which enable the identification of technical assistance needs and capacity-building initiatives for the future.

HOPWA Program Specific

The City of Milwaukee receives HOPWA funds for the four-County Metropolitan area which comprises Milwaukee, Ozaukee, Waukesha, and Washington counties. There are no CDBG or HOME funds anticipated to be used for HOPWA activities.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name Neighborhood Needs Study</p> <p>List the name of the organization or individual who originated the data set. Maplebrook Neighborhood</p> <p>Provide a brief summary of the data set. Showing existing housing and land for residents with priority needs.</p> <p>What was the purpose for developing this data set? To reveal where the most priority needs are located.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data is concentrated in one area - Maplebrook.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? The time period covers the ConPlan 5-year time period</p> <p>What is the status of the data set (complete, in progress, or planned)? The data is completed as of 8/13/14</p>
2	<p>Data Source Name Dept. of Health Services, WI HIV/AIDS Program-2013</p> <p>List the name of the organization or individual who originated the data set. Dept. of Health Services, Wisconsin HIV/AIDS Program, Surveillance Annual Review through December 31, 2013</p> <p>Provide a brief summary of the data set. Current HOPWA formulas use and Current HIV Surveillance data</p> <p>What was the purpose for developing this data set? To gather the most recent data available</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It covers the State of Wisconsin</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? Year 2013</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>HOPWA CAPER and Beneficiary Verification Worksheet</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing & Urban Development</p> <p>Provide a brief summary of the data set.</p> <p>Number of Units designated or available for persons with HIV/AIDS and their families</p> <p>What was the purpose for developing this data set?</p> <p>To verify HOPWA beneficiary data</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data covers the four County Milwaukee Metropolitan area</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Year 2013</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>NRSA 1 low mod census tracts</p> <p>List the name of the organization or individual who originated the data set.</p> <p>The university of Wisconsin - Milwaukee utilized HUD data to compile the NRSA 1 low mod census tracts</p> <p>Provide a brief summary of the data set.</p> <p>The data represents low/mod census tracts in NRSA Area 1</p> <p>What was the purpose for developing this data set?</p> <p>The purpose was to define boundaries of this strategy area using low moderate income data.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>The data was collected in July 2014</p> <p>Briefly describe the methodology for the data collection.</p> <p>The methodology used was the compilation of census data which originated from HUD</p> <p>Describe the total population from which the sample was taken.</p> <p>The total population is from NRSA Area 1</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The demographics represent the low/moderate income population in NRSA Area 1</p>
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